

WHAT TRIGGERS MY GOOD PERFORMANCE: MY PERSONALITY TRAIT
OR MY SUPERVISOR'S LEADERSHIP STYLE?

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Master of Science

by
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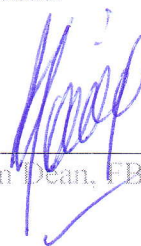
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ABSTRACT

Purpose: This study aims to find out the impact of the supervisor's leadership style as well as the sales' agents personality traits on sales performance in a life insurance company in Lebanon.

Design/ methodology/ approach: The Multi-Factor Leadership Questionnaire (5X-Short) was adopted to assess the supervisor's leadership style and the Mini-IPIP Questionnaire to assess the sales agents' Big Five Personality Traits. The questionnaires were distributed to 200 sales agents. SPSS was used to analyze the data. Statistical tools such as analysis of variance (ANOVA) and regression analysis were adopted.

Findings: Results revealed a positive and significant relationship between transformational leadership and sales agents' performance, and a negative and significant relationship when it comes to transactional leadership. The impact of the laissez-faire leadership style on performance was found to be insignificant. Regarding the Big Five Traits, extraversion is shown to be significantly positive to sales agents' performance, whereas neuroticism significantly negative. While running the regression with both the leadership styles with the Big Five Traits, the results came out surprising as the leadership styles lost their significance. Moreover, extraversion and neuroticism are found to be the best two significant factors affecting the sales agents' performance positively and negatively, respectively.

Research limitations: The sample size, comprising sales agents of a single life insurance company with a limited number of employees, is relatively small, which may not be representative of the overall Lebanese insurance sector. Thus, the generalization of results nationally to the insurance industry might not be possible. Furthermore, a comprehensive explanation of all potential determinants of sales agents' performance is not addressed in this research. Hence, future research is needed to investigate more potential moderators and/or mediators that might have an impact on sales agents' performance.

Practical implications: This research will help life insurance companies in the recruitment process of potential unit heads and sales agents. They need to be looking for the styles and traits found out to be effective if they want to boost their sales figures.

Originality/ value: Few scholars tackled leadership in their Lebanese studies, however none addressed the insurance industry. Moreover, this research examined the impact of both, the supervisor's leadership style and the employees' personality traits on sales performance in a single study; something not highlighted before.

Keywords: Full-range leadership, leadership style, transformational, transactional, laissez-faire, Big Five Traits, personality traits, life insurance industry, sales performance.

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Chapter One

INTRODUCTION

1.1. Introduction

Every individual is born with a different instinct that defines his/her personality and dictates his/her actions and reactions in his/her own environment. An employee's personality has a great impact on his/her performance which will in turn impact the process of achieving the organizational visions and goals including customers' satisfaction and loyalty, among others, which ultimately affect the company's profitability (Yee, Yeung, & Cheng, 2008; Harris & Goode, 2004).

A leader who is able to value the different personality traits among the employees, succeeds in creating a work environment that helps them improve their job performance, which is the key to business success regardless of the organization's type. Effective leadership makes the organizational culture a common daily practice where employees work hard to improve their skills and succeed in challenging their self-capacity in order to ensure a long lasting success (Anderson, 2013).

The insurance sector is one of the best examples that show how the attitude of a sales agent and the support of the unit manager can create success translated in terms of high sales volume. Sales agents benefit either from commissions based on the insurance closed deals (sales volume), or from a bonus that results from exceeding the yearly pre-set target (Bureau of Labor Statistics, 2019). Therefore, the insurance agents' pay is directly linked to their performance and hence, their success can be easily measured by looking at their yearly sales volume.

In today high-tech world, people tend to search more for convenience, and the digital mode of sales in the insurance companies is becoming widely popular. Many clients are becoming knowledgeable of how easy is to search for online insurance services, which somehow lessens the demand for the sales agents' assistance (Binder & Mubhoff, 2017). However, the "push" nature of the insurance products still need a face-to-face interaction between the insurer and the client, especially that many clients find difficulty in understanding the various policy options and struggle in choosing the right policy type. For this reason, the sales agent remains an important player in the insurance domain and the growth in the employment of the insurance sales agent (which is projected to be 10 %) is expected to be the highest among all other occupancies average rate between 2016 and 2026 (Bureau of Labor Statistics, 2019).

The early beginnings of the insurance sector go back to the Babylonian era when people noticed the need to mitigate the risk of losing their existence or their most important possessions, mainly in agriculture at that time. In 2250BC, the first insurance instrument was created in the maritime business and started to spread quickly in Greece, Rome, and Italy until the 13th century. Later, at the end of the 15th century, some practices like hedging, speculation and lottery gambling appeared which triggered the interest of probability in statistics among many scholars like Jacob Bernoulli, Abraham de Moivre, and others. In January 1536, the first life insurance was issued to William Gybbons of London. In 1667, Nicholas Bardon founded the first insurance company, after the Great Fire of London, to protect houses and buildings from all types of risks, and in 1720, many other insurance policies types started to emerge (Buckham, Jason, & Stuart, 2010).

From its early inception, until now, the insurance sector has developed in scope, ends, and accessibility. Today this industry is a vital part of any growing economy as it helps in maintaining a balanced system of risk transfer (Buckham et al., 2010).

Lately, in 2015, the insurance industry experienced a huge premium growth that reached 5.6 percent. Premiums are small sums of money collected from members and put in a pool account to construct a reserve of money that is able to fund the losses of any of those members (Wilson, 2009). Between the years 2015 and 2016, the EMEA (Europe, the Middle East, and Africa) region benefited the most from this massive growth. The total insurance premiums in Western Europe decreased by 1 percent during that period, while the rest of EMEA grew at 7 percent. The Life and Property and Casualty insurances' growth declined, while Health presented the highest growth rate during this period (Binder & Mubhoff, 2017).

This downturn in the insurance sector in the Western Europe and America was basically due to the technological boom and the price-comparison websites that helped the insurance holders to be better informed which heated the global competition levels (Binder & Mubhoff, 2017).

1.2. Context of the Study: the Lebanese Insurance Companies

In Lebanon, the free economy has contributed in the development of the insurance sector that has witnessed a boom in the 1990's after the civil war, and is still growing unexpectedly in the last few years. This sector has been always owned by private insurers and the government has never owned any national insurance company. However the Ministry of Economy and Trade created a regulatory body called the Insurance Control Commission (ICC) to monitor the work of the Lebanese insurance companies and protect the policyholders from any violation (Bankmed, 2017).

In 2015, Swiss Re (a leading provider of insurance) ranked Lebanon the first country in the Middle East and the 42nd globally in term of its penetration rate (premiums relative to the size of the economy). In 2016, it was reported that 52 insurance companies are operating in Lebanon

generating USD 1.6 billion of gross written premiums, which is equivalent to 3.08% penetration rate. These figures have classified Lebanon among the top rankings not only in the Middle East but at a global scale. While Lebanon, UAE and Bahrain are usually the top ranked countries in the MENA region, Yemen and Libya are the last, due to the imbalance between the high risk and the low reward in the insurance-related operations (Bankmed, 2017).

The non-life insurance is fragmented into sub-categories. The medical health insurance is the dominating category with a 42% of the non-life premium, followed by motor vehicle and property insurance (with 33% and 10%, respectively). The aging Lebanese population and the absence of the full government coverage of the rising health costs, explain the growing need for the medical health insurance policies which reached USD 458.7 million during 2015 (Bankmed, 2017).

In a SWOT analysis conducted in 2015, the insurance sector in Lebanon was proven to be growing steady where the insurers are able to face all the critical economic downturns despite the small size of this country and the inability of the national insurers to access capital as compared to the multinational insurance companies that compete with them (Bankmed, 2017).

The insurance company under investigation is among the top private insurance companies in Lebanon. It was ranked the first in the life insurance market in 2015 (with a market share of 22% of total life-insurance premiums) (Bankmed, 2017). For anonymity purpose, we will be referring to this company as 'InsCo.' throughout this thesis. It is a worldwide leading company in protection planning, retirement, and saving solutions with over 145 years of experience. It is established in more than 50 countries through organic growth, acquisitions, joint ventures, and partnerships. Globally, 'InsCo.' companies offer life insurance, accident and health insurance,

retirement and saving tools through sales agents. They also work with a third party distributors such as banks, brokers, and direct marketing channels. ‘InsCo.’ companies provide solutions with financial guarantees to families, corporations, and governments. They have more than 100 million customers around the world and serve more than 90 of the top 100 Fortune500 companies in the US where they provide financial certainties in an uncertain world.

Now, ‘InsCo.’ is still positioning itself as number one company in Life insurance with a 17% market share of the Lebanese insurance industry (MetLife, 2018).

1.3. The Need for the Study

Many scholars tackled the leadership style and its impact on employees’ performance, whether in Lebanon (Mattar, 2012, 2016), Iran (Vatankhah et al., 2017), Vietnam (Ha and Nguyen, 2014), Germany (Braun, Peus, Weisweiler, and Frey, 2013), Taiwan (Chi, 2018), India, and more specifically in the insurance industry (Kumar and Mahavidyalaya, 2014), and other countries (MacKenzie, Podsakoff, and Rich). However, none of the studies were conducted in the Lebanese Life insurance sector. Other scholars studied the effectiveness of personality traits on sales performance in different countries, such as Pakistan (Waheed, Donlinks, and Webber, 2017)), and Poland (Janowski, 2018). However, none shed light on the impact of personality traits on sales performance in the Lebanese life insurance industry knowing that it is one of the most industries that generate profits and boost the Lebanese economy. Therefore, this study will hopefully enrich the literature in general and the insurance one in a Lebanese context, in particular. Moreover, none of the studies tackled the impact of the leadership style and the Big Five personality traits on performance in one study. Hence, this study will enrich the worldwide organizational behavior literature as a whole and the Lebanese one in particular.

1.4. The Objectives of the Study

This study aims to detect the factors affecting the sales agents' performance in the insurance companies, by examining the sales agents' personality traits and the perceived unit manager's leadership style and their relation with the agents' sales volumes. In other words, the research attempts to investigate if being ranked among the top sales agents in the insurance companies is associated with a specific combination of the big five personality traits, is affected by the unit manager's specific leadership style, or is simply linked to all these factors combined.

1.5. Research Methodology

This study focuses on the insurance industry, more specifically, it directs its attention to one of the biggest insurance companies in Lebanon in terms of market share, which is 'InsCo.' Insurance. The top-ranked two hundred sales agents, ranked in terms of sales volume generated, are selected and asked to fill-in a questionnaire depicting their unit manager leadership style as well as their Big Five personality traits, by adopting the MLQ-5X and the MINI-IPIP, respectively. The data is organized and analyzed using SPSS. Descriptive statistics are generated, Factor analysis is used in addition to ANOVA in order to signal any significant difference between the two sub-sets (high vs. low performing sales agents). A regression is run to reveal the relationship between the sales agent's performance and both the agent's personality traits and his/her unit manager leadership style.

1.6. The Structure of the Thesis

The remainder of this thesis is organized as follows. Chapter two defines leadership, discusses the different leadership theories and styles, and explains the Big Five personality traits. Furthermore, it sheds light on previous findings highlighting the relationship between employees' performance and their personality traits, as well as the manager's leadership style. Chapter three discusses the stance of the researcher with respect to the philosophical and the reasoning approaches. In this chapter too, the process of collecting, organizing and analyzing the data is clearly presented along with all the methodologies and the techniques used. The research questions along with their related hypotheses are formulated and the selected variables are all defined. Chapter four shows the numerical application in the methodologies described in chapter three in an attempt to either accept or reject the formulated hypotheses. It displays the results obtained and tries to analyze the findings by linking them back to the literature discussed in chapter two. Moreover, it tries to compare and contrast the findings with previous empirical evidence in order to understand the causes behind every single result obtained and the trigger behind it, whether it is industry specific, culture specific or other. Finally, chapter five revisits all the major findings briefly along with their related theories and practical inferences, discusses the major difficulties faced in the data collection process and analysis, and reemphasizes the importance of the study for future consideration along with the weaknesses that can be remedied in any upcoming research work. Thus, it reveals the limitations of the study and states its theoretical and practical implications.

Chapter Two

REVIEW OF LITERATURE

This chapter reviews the leadership literature and tackles the Big Five Model for personality traits and its impact on performance. It starts with the different definitions advanced by various experts in the leadership field, since the 1920s till the present. Then, it moves to the discussion of the different leadership theories and styles with a major focus on the full-range leadership, being the focal point in this research, and its impact on performance. The cultural issues are highlighted too, given their importance in assessing their impact on how the different leadership styles are cherished.

2.1. Leadership

In the wake of increased complexity and competition in the global market, especially in the service sector, many researchers tackled leadership in their studies. In an attempt to define leadership, Stogdill (1974, p.259) claimed that “There are almost as many definitions of leadership as there are persons who have attempted to define the concept”. In the 1920s, representatives of leadership defined the concept of leadership as when the leader gains the followers’ obedience, respect, faithfulness, and collaboration. In the 1930s, leadership was considered as the ability of the leader to move with the followers towards the same direction. In the 1940s, leadership depicted the ability to convince and direct the followers through motivation and encouragement rather than through power or status quo. In the 1950s, leadership was the authority exercised by the leader in a group and the power accorded to him/her by the followers. In the 1960s till the 1990s, leadership was the ability of a leader to influence, motivate and

encourage the followers into achieving common goals. In the 21st century, the leader is held responsible and accountable for the organization's actions (Stogdill, 1974). Bass and Bass (1974) claimed that there are six crucial elements attributed to the leaders of the 21st century: (1) Leadership is not accredited to the boss only, (2) leadership triggers brilliance in others, (3) leadership is not equal to management, (4) leadership has a sensitive and humanistic aspects, (5) leaders need to look at the big picture and think outside the box while solving a problem, (6) leaders should be pro-active, initiator, and willing to implement changes.

Given the similarity between the different leadership definitions, Fleishman et al., (1991) classified 65 systems for categorizing these definitions. The definitions mostly focus on (1) the leader as a person and his/her behavior, (2) the effects of the leader, and (3) the interaction process between the leader and the followers. The definitions are as follows:

1- “Leader Centric” Definitions of a Leader as a Person

- a) *The Leader as a personality*: Bingham (1927) claimed that a person can be a leader according to the strength of his/her personality. A leader is a person having the proper traits and characteristics that allows him/her to be a leader.
- b) *Leadership as an attribution*: In a study conducted by Kenney, Blascovich, and Shaver (1994), 378 undergraduates were asked about the characteristics that a leader should possess in order to be accepted by the group. The answers came back as: a leader should be a nice person who is aware of the group's goals, and is willing to be in charge and take actions.
- c) *Leadership as the making of meaning*: Leaders are responsible for providing knowledge, credible examples and interpretations for problems that the followers find ambiguous or difficult to understand (Gronn, & Ribbins, 1996).

- d) *Leadership of thought*: As stated by Clark and Clark (1994), a leader is someone who is intellectual, or someone who made an interesting and valuable discovery such as Darwin, Marx, and Einstein.
- e) *Leadership as a persuasive behavior*: Copeland (1942) argued that a leader is someone who persuades and inspires the followers rather than directs or threatens them.

2- Leadership as an Effect

- a) *The leader as an instrument of goal achievement*: Many theorists defined leaders as goal achievers. Copeland (1942) argued that a leader and his/her team work together to achieve common goals. He also stated that a leader coordinates and encourages his/her followers to accomplish common objectives.
- b) *Leadership as an effect of interaction*: Pigors (1935) defined leadership as the process of interacting with the followers in the pursuit of achieving the desired goals where a true leader brings out his/her followers' differences through interaction and takes advantage of those differences in order to achieve organizational goals.

3- Leadership in Terms of the Interaction between the Leader and the Led

- a) *Leadership as a process*: This definition of leadership is very common amid researchers. It is about the reasoning, the interpersonal behaviors, and the characteristics of the leaders as well as the followers, and the way they influence each other while achieving their goals. Leadership is a process of persuading a group of members in the pursuit of common goals (Northouse, 2016).
- b) *Leadership as a power relationship*: For Machiavelli, leaders have to focus on what they are controlling rather than what is under the control of others. Barker (1997) argues that leadership is the art of creating power derived from others and sustaining that power.

- c) *Leadership as a differentiated role:* According to leadership as a differentiated role, each individual plays a well-defined position in a society, organization or institution. The birth of a person in a certain societal class imposes on him/her the differentiation of roles. As stated by the leader of Ponape, Heinrich Iriarte, some individuals are born to be in control and others are born to serve those in charge (Paige, 1977).
- d) *Identification with the leader:* The leader's desires become the followers' own desires too due to the emotional attachment that arises between them (Shamir, 1991).
- e) *Leadership as a combination of elements:* Some researchers define leadership in an intermixed way in order to provide a holistic view. For instance, Bogardus (1942) defined a leader as someone who is in charge under certain group circumstances. Leadership is a group phenomenon that is based on the strength of the leader's personality where the latter has an influence and a dominance over the others. Leadership is a set of characteristics attributed to an individual that gives him/her the competitive advantage over others in order to influence them to achieve organizational goals. Copeland (1942) emphasized on the function of leadership as the ability to gain the followers' obedience in order to achieve the organizational goals and tasks. Researchers such as Bass (1985) and House (2004) define a leader as someone who inspires, encourages, empowers and cares about the followers and motivates them to achieve goals and seeks personal fulfillment. In addition, Tsigu and Rao (2015) affirmed that a leader should appear as a role model where he/she helps in directing, guiding, and communicating with the employees towards achieving the organizational tasks and goals.

2.2. Traits of a Leader

Some non-psychologist researchers argue that different leaders have different traits. There exists no general theory concluding that only specific traits are found in effective leaders. Research strongly supports nine of the leadership traits, but does not determine weakness in the leader in case those traits are not fully acquired since they may be improved with personal determination (Lussier & Achua, 2010). The nine leadership traits mentioned are linked to the Big Five Personality Traits (conscientiousness, intellect/imagination, extraversion, agreeableness, and neuroticism). They are identified and described below. Those that are linked to conscientiousness include high energy, self-confidence, and integrity. And those that are correlated to intellect/imagination include locus of control, intelligence, and flexibility. Moreover, dominance is related to extraversion, whereas, sensitivity to others is related to agreeableness. And finally, neuroticism includes stability.

- a) *High Energy*: Leaders have high energy which makes them do their job enthusiastically while always having a positive attitude, which in turn makes them very passionate towards their job as well as persistent (Hambrick, 2007).
- b) *Self Confidence*: Leaders have full faith in their decisions and actions which reflects positively on their followers in terms of respect and trust (Lussier & Achua, 2010).
- c) *Integrity*: Leaders tend to be honest, supportive, and trustworthy. Without leadership integrity, the followers would no longer trust and respect their leader, and respectively the organization would no longer be successful (Lussier & Achua, 2010).
- d) *Locus of Control*: While some people believe that they have no control over their destiny, leaders trust that their actions and behaviors are closely associated with their fate. This is

why they always plan ahead, execute, and if for some reasons fail, they take full responsibility of their own mistakes (Raelin, 2006).

- e) *Intelligence*: Effective leaders also have emotional intelligence which is composed of self-awareness, social awareness, self-management, and relationship management. They assess their strengths and weaknesses. This makes them fully aware of their emotions and of the way these emotions may affect their life, whether on a professional or on a personal level. Moreover, they have empathy which is the ability to put themselves in others' shoes and understand their point of view. Leaders also have the ability to control all negative emotions in order to be able to execute the job and to build strong bonds with others, which in turn leads to a better work environment (Lussier & Achua, 2010).
- f) *Flexibility*: Living in a constant changing world, flexibility is vital in order to be successful. Leaders, in this case, not only execute a change, but also adapt to change and influence their followers to do so (Raelin, 2006).
- g) *Dominance*: The trait associated with extraversion is dominance (Clark, 2007). All leaders enjoy being dominant in such a way that they like managing individuals and teams, as well as taking decisions while not being overly-bossy (Lussier & Achua, 2010).
- h) *Sensitivity to others*: The trait interconnected to agreeableness is sensitivity to others. Leaders tend to communicate with and help their followers regarding personal and professional issues. They focus on helping others not for personal gain but for the overall success of the organization (Lussier & Achua, 2010).
- i) *Stability*: The last trait linked to neuroticism is stability. Leaders have the ability to control their emotions since being too emotional, especially if the emotions are negative, can have undesirable consequences (Lussier & Achua, 2010).

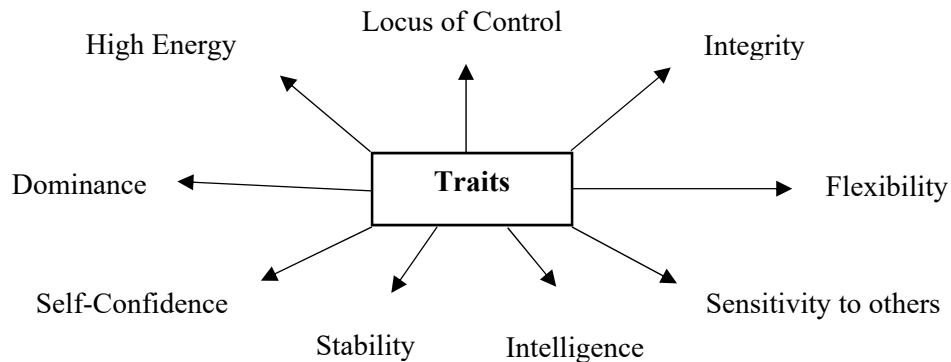


Figure 1: Traits of effective leaders

Source: Lussier, N. R., and Achua, F. C (2010). “Leadership: Theory, Application, & Skill Development”. South-Western, Cengage Learning.

2.3. Theoretical Review

Given the importance of leadership in organizational behavior, many developed theories have focused on the characteristics, traits, strategies, and styles of leaders. Furthermore, many studies have tackled the possible consequences of leadership behaviors.

2.3.1. Theories of Leadership

Lussier and Achua (2010) stated that a leadership theory is a clarification of some leadership facets. Theories have an empirical value because they are used to better understand, speculate, and direct successful leadership. Leadership theories are categorized into three dimensions which include trait, behavioral, and contingency. In this section, each dimension is tackled separately. Lussier and Achua (2010, p.16) stated that “a leadership paradigm is a shared mindset that represents a fundamental way of thinking about, perceiving, studying, researching, and understanding leadership”. In the past sixty years, researchers have been studying the changes

that tackled the leadership paradigm which is represented by the four leadership theories dimensions, in addition to the shift that happened from the management to the leadership theory paradigm (House & Aditya, 1997).

2.3.1.1. Trait Leadership Theory Paradigm

The leadership trait theories attempt to distinguish several personal characteristics that account for leadership effectiveness (Bass & Bass, 1974). Early leadership studies are founded on the beliefs that leaders are not made, instead they are born. Researchers tried to find a set of personality characteristics that identify leaders from followers, or efficient leaders from non-efficient ones. In an attempt to recognize a group of traits that successful leaders possess, researchers examined psychological and physical qualities such as high energy level, appearance, self-reliance, dominance, aggressiveness, and persuasiveness. During the 1930s and 1940s, researchers, after conducting hundreds of trait studies, have tried hard to figure out a universally accepted list of qualities that all successful leaders possess but they failed to do so (Lussier & Achua, 2010). In the following section, some of the trait leadership theories are discussed.

2.3.1.1.1. The Achievement Motivation Theory

The achievement motivation theory, developed by David McClelland, goes back to the 1940s (Lussier & Achua, 2010). It assumes that the leader's actions are driven by his/her need for achievement, affiliation, and power. There is an unconscious desire that triggers each individual to satisfy his/her needs. Those needs are the result of his/her interaction with his/her own environment, or a consequence of his/her unique personality traits. Everyone is motivated to satisfy all the three needs (affiliation, power and achievement) but at different priority levels, as each individual might have one need that dominates the others (McClelland, 1961).

The need for achievement [n Ach]: The need for achievement is manifested in an unconscious desire to succeed in putting efforts and accomplishing specific goals. A person who scores high on this need, tends to be self-confident, energetic and believes that he/she is capable to take control of everything that impacts him/her. He/she knows how to set realistic and attainable goals and he/she works hard to overcome all the problems that stop him/her. The high need for achievement triggers the individual to ask for more challenges, more non-routine tasks and more autonomy. Being in this category of people is associated with the Big Five dimension conscientiousness which will be discussed later in this chapter. McClelland found that 10% of the US population grants a high priority for satisfying the need for achievement. Furthermore, a strong dominant need for achievement is found to be translated in high performance levels, and the ability to occupy entrepreneurial positions (McClelland, 1961).

The need for affiliation [n Aff]: The need for affiliation is the natural desire to build, maintain and restore personal relationships. Scoring high on this need is manifested by the desire to belong to social groups, to participate in social activities, and by the feeling of being liked by others. People with high need of affiliation enjoy helping others and motivating them to grow. They grant a high importance to what others think of them rather than focusing on what they choose to do (Lussier & Achua, 2010). Judge, Ilies, Bono, and Gerhardt (2002) argue that individuals high on n Aff, tend to have a low need of power and do not like to manage a group, rather they enjoy being a member of the group for the sake of socializing and making relationships.

The need for power [n Pow]: The need for power is an unconscious desire to have the authority to control and influence others. A person with a high need for power tends to have a dominant character, with an energetic nature and a strong self-confidence. He/she keeps searching for high

positions where he/she can take control and practice some authority. Furthermore, he/she enjoys the competitions and the battles that guarantee his/her victory. His/her ability to deal with power and politics helps him/her excel in leadership positions that require good influencing techniques. The high need for power is closely related to the big five dimension “surgency” (discussed later in this chapter) and to the low need for affiliation, since having a dominant need for power focuses on achieving ambitions and ignores other people’s feelings (McClelland, 1982).

2.3.1.1.2. The Leader Motive Profile Theory

The leader motive profile theory, developed by McClelland in the 1940s, assumes that the degree to which a leader has a need for achievement, power and affiliation dictates his/her success. McClelland (1982) states that all effective leaders have the same motive profile characterized by a strong need for power, moderate need for achievement and least need for affiliation.

First, power is an important factor for leadership success. It helps influencing the followers, the peers and the managers in higher position. McClelland distinguishes between personalized power which is used to gain personal benefits on the expense of others, and socialized power which is addressed to benefit everyone involved (McClelland, 1985). He argues that a successful leader has to exert a socialized power, with a high level of sensitivity toward others, and this is the Big Five “emotional stability” dimension which means low on neuroticism (Lussier & Achua, 2010). Second, being an achievement-oriented person can push the leader to search for personalized power in order to reach his/her goals. For this reason, a low need for achievement is usually more associated with good leadership practices. This moderate need for achievement, with intellect/imagination, self-confidence and high energy make the best leader profile (Lussier and Achua, 2010).

Third, the need for affiliation has to be well controlled in order to be an effective leader. Scoring high on achievement and low on power might hinder the influencing process. When maintaining relationships becomes the leader's focus, disciplining and guiding the followers becomes very difficult (McClelland, 1985).

To sum up, we have discussed the theories related to the trait leadership paradigm. The achievement motivation theory, developed by McClelland, discusses that the leader is driven by his/her need for achievement, affiliation, and power. Whereas, the leader motive profile theory, also developed by McClelland, discusses the degree to which a leader has a need for those drivers in order to be successful.

2.3.1.2. The Behavioral Leadership Theory Paradigm

The behavioral leadership theory strives to find distinguished styles exercised by effective leaders and the nature of their work. During the 1950s, the leadership research took a new path and made few changes in its paradigm going from trait theory to behavioral theory (what the leader is doing on the job). In the attempt to find the best style of leadership, researchers tried to assess the differences in the conduct of effective and ineffective leaders in all situations. Hundreds of studies attempted to find whether there is a correlation between leadership behavior and measures of leadership effectiveness in order to categorize the behavior that will ease our comprehension of leadership. They could not find the best style of leadership for all management situations. Under the behavioral leadership, a job-oriented leader is a leader who cares less about employees and cares more about getting the tasks done. He/she manages subordinates, sets clear roles and goals, and works with them closely in order to attain the goals. On the other hand, an employee-centered leader cares less about the task and cares more about the welfare of

subordinates. He/she communicates with, motivates and supports followers while working towards attaining organizational goals (Lussier & Achua, 2010).

2.3.1.3. The Contingency Leadership Theory Paradigm

The contingency leadership theory seeks to find out the proper leadership style based on the leaders, followers, and situations. The trait and behavioral leadership theories are called universal theories as they sought to find the best successful leadership styles in all situations (Lussier & Achua, 2010). However, in the 1960s, it became clearer that finding the best leadership style depends on a certain situation and cannot be generalized to fit all the situations (Samuelson, 2006). In other words, the contingency theory paradigm emphasizes on the importance of traits and behaviors that lead to the success of a leader if the variable is the situation such as the nature of the work done, the external environment and the followers' traits. Few contingency leadership theories are discussed below.

2.3.1.3.1. Contingency Leadership Theory and Model

In 1951, Fred E. Fiedler introduced the situational leadership theory which was the first to identify how situational variables interrelate with the personality (Trait Theory) and the conduct (Behavioral theory) of the leader. Fiedler assumes that the leadership style remains unchanged however the situation varies. Fiedler's leadership style, the situational favorableness, and the identification of the proper leadership style for the situation, are discussed below (Fiedler, 1967).

Every leader might change his/her behavior with followers, however each leader has a dominant leadership style. The most important aspect in Fiedler's model is to identify whether the dominant leadership style is task-oriented or relationship-oriented. In order to identify the

leadership style using Fiedler's model, the leader should complete the least preferred coworker (LPC) scale (Lussier & Achua, 2010).

Situational Favorableness points out to the extent to which a situation allows the leader to exercise control amid the followers. The more influence the leader has amid followers, the more the situation is favored relative to the leader. Therefore, after a leader identifies his/her leadership style, he/she has to identify the situational favorableness (Fiedler & Chemers, 1982).

The three situational variable are as follows:

- a) *Leader-member relations*: Leader-member relations are the strongest criteria in determining the favorableness of the situation. The stronger the relationship between the leader and the followers, the more he/she has influence or control over the followers, and the more the situation is favorable. The leader-member relations question whether the relationship between the leader and the follower is harmonious or antagonistic, and whether there is trust, respect, and faith in the leader (Santora, 2007).
- b) *Task structure*: This is the second determinant in importance. It questions whether tasks are structured or unstructured, and whether the staff execute repetitious, routine, clear tasks that are easily comprehended. The more the situation and the jobs are structured, the more influence the leader has over the followers, and the more the situation is favorable (Lussier & Achua, 2010).
- c) *Position power*: This is the least determinant in importance. It questions whether the position power is powerful or weak, and whether the leader has the authority to allocate work, reinforce and punish, recruit employees or dismiss them. The stronger the leader's position power, the more he/she has influence over employees, and the more the situation is favorable (Lussier & Achua, 2010).

The combination of the three relative weights of these three determinants produce a situational favorableness continuum of the leader which is developed by Fiedler on eight level of favorableness going from 1 (Highly favorable) to 8 (Highly unfavorable) (Fiedler & Chemers, 1982).

- | 1. Are leader-followers relations good or poor? | 2. Is the task repetitive or non-repetitive? | 3. Is the leader's power strong or weak? | Situation | Appropriate style for situation |
|---|--|--|-----------|---------------------------------|
|---|--|--|-----------|---------------------------------|

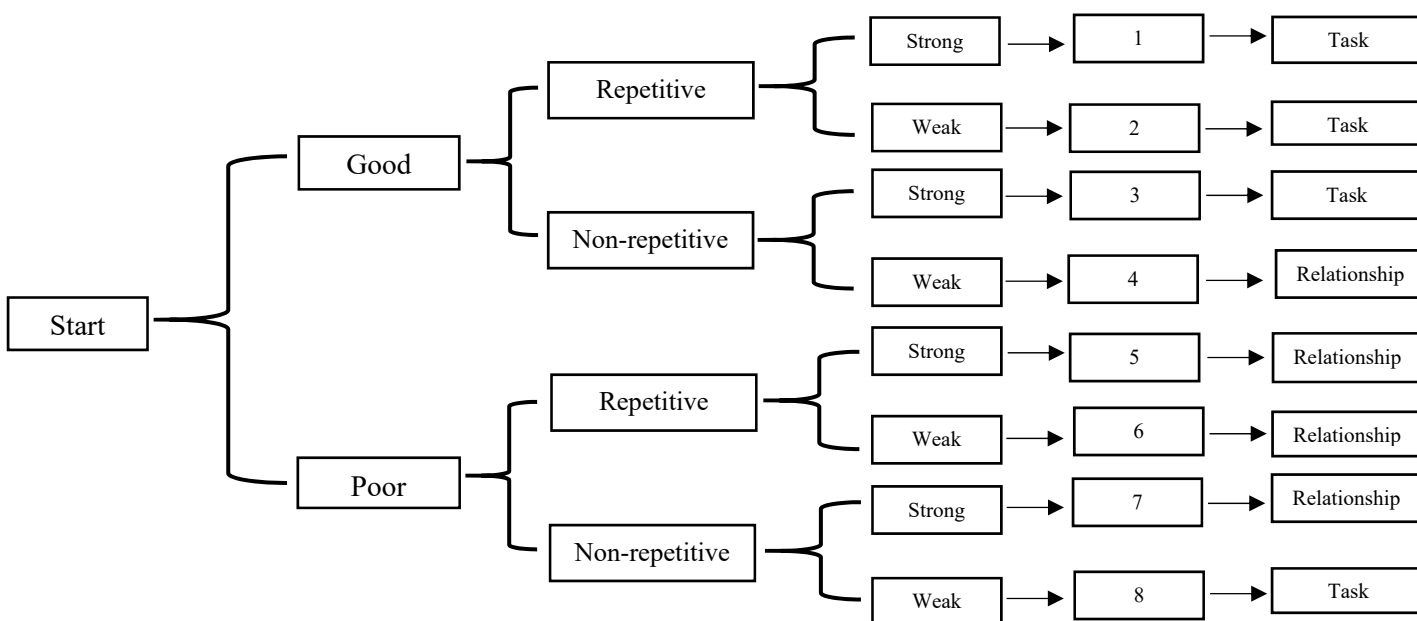


Figure 2: Determining the Appropriate Leadership Style

Source: Adapted from Fred E. Fiedler, A theory of leadership effectiveness (New York: McGraw Hill, 1967).

To determine the appropriate leadership style, whether task-oriented or relationship-oriented, the user should address the Fiedler's contingency theory model in Figure 2 and answer the three situational favorableness questions. First of all, the user should answer question number one that

addresses the leader-followers relationship (Good or bad). Second, the user should answer the second question to see whether tasks are repetitive or non-repetitive. And finally, the user answers the third question regarding the position power whether it is strong or weak, and ends up with eight possible situations. If the LPC leadership style conforms, then the user does not change anything in his/her style since he/she might be successful in it. On the contrary, if the leadership style does not conform the situation, then the leader might be inefficient and must change the situation variables. For instance if the relations are poor, then the leader might need to strengthen them by getting to know the followers more and feeling with them. If the tasks are unstructured, the leader can set new regulations, procedures, and deadlines. If the leader has a powerful position power that is not much needed, then he/she can play it down. Moreover, a leader with a weak position power can try to gain more power by being autocratic, for instance (Fiedler & Chemers, 1982).

2.3.1.3.2. Path-Goal Leadership Theory and Model

In 1971, Robert House developed the path-goal leadership theory which was elaborated based on the theory of M. G. Evans (House, 1971). House's theory identified six situational moderators and their effects on the relationship between task-motivated and person-motivated leadership (House & Aditya, 1997). The path-goal leadership theory explains the relationship between the behavior of a leader and the performance and satisfaction of the subordinates. It is also worth noting that contrary to prior contingency leadership models, the path-goal model does not include any trait and behavioral variables (House, 1971). Lussier and Achua (2010) argue that the path-goal leadership model is used to adopt the leadership style (directive, supportive, participative, or achievement-oriented) that is proper to the situation in order to get an optimal job performance and satisfaction. The path-goal model helps identifying employees' goals and

simplifying their paths to goal attainment by using one of the four leadership styles. The situational factors that help in identifying the leadership style that impacts goal achievement through performance and satisfaction, are discussed below. They are categorized into two main categories: the subordinates and the environment.

Subordinate: The subordinate situational criteria are:

- a) *Authoritarianism* is the difference that exists between the employees and the extent to which they require a clear path of what tasks to do and how to do them.
- b) *Locus of control* is the degree to which employees have trust in, whether they can control goals attainment (internal) or whether goals attainment is controlled by others (external).
- c) *Ability* is the degree to which employees possess the capacity to carry out with the tasks that help in goals attainment. (House & Mitchell, 1974).

Environment: The environment situational criteria are:

- a) *Task structure* is the daily routine tasks.
- b) *Formal authority* is the leader's position power whether it is strong or weak.
- c) *Work group* is the degree to which there is harmony between the members of a group and how they affect the job satisfaction (House & Mitchell, 1974).

Based on these situational factors, the leader can choose the most appropriate leadership style (Directive, supportive, participative, and achievement-oriented) by accounting on the following instructions for each leadership style.

- *Directive:* The directive leadership is suitable in situations where the employees have a low ability and an external locus of control. They want someone who is authoritative. The

directive leadership also works when the environmental tasks are unclear, the formal authority is strong, and the teamwork yields to job satisfaction (House, 1971).

- *Supportive:* The supportive leadership works best when the followers cannot work with an autocratic leader, have internal locus of control, and have a high ability in carrying out hard tasks. Regarding the environmental moderators, supportive leadership is suitable when tasks are clear, formal authority is weak, and the teamwork does not yield job to satisfaction (House, 1971).
- *Participative:* The participative leadership becomes efficient when followers' capacity is high, they have internal locus of control and want to be involved in the decision-making or the problem solving processes. Regarding the environmental factors, participative leadership works best when the tasks are complex, authority is either strong or weak, and job satisfaction from colleagues is either high or low (House & Mitchell, 1974)
- *Achievement-oriented:* The achievement-oriented leadership is suitable when the followers' ability is high, they have external locus of control and prefer to work with an autocratic leader. Regarding the environmental factors, the achievement-oriented leadership works best when tasks are simple, authority is strong, and job satisfaction from colleagues is either high or low. Therefore, this kind of leadership combines both the directive and the supportive leadership. Achievement-oriented leaders set hard objectives and reward the followers who accomplish these tasks (House & Mitchell, 1974).

2.3.1.3.3. Leadership Substitutes Theory

Kerr and Jermier (1978) claimed that some situational variables restrain leaders from influencing the behaviors of their followers. That is how the theory of substitutes for leadership was formalized. This theory consists of three criteria that omit or neutralize the necessity of a leader.

For instance, workers who have a strong know-how do not need a leader to direct them into doing a job. Thus, the leadership style here is redundant. Managers who do not work close with the employees cannot exercise a task-directive behavior. Thus, the neutralizers in this situation minimize the impact of a leader's behavior (Kerr & Jermier, 1978)

The three criteria are the characteristics of the task, the subordinate, and the organization. The task's characteristics consist of coherence, a fixed methodology, and the availability of a process assessing employees' performance. The followers' characteristics include the capacity, the know-how, the experience, the skills, and the need to be independent. And finally are the organization's characteristics that include formalization, rigid rules and procedures, compensations that are not under the leader's authority, and the distance between the leader and followers. Leaders examine their situations and identify whether these characteristics work as substitutes or neutralizers, then they fill the gaps in leadership by offering what is missing (Lussier & Achua, 2010).

2.3.1.3.4. Normative Leadership Theory and Models

In 1973, Victor Vroom and Philip Yetton published a decision-making model to identify when the manager should make the decision and when he/she should involve the subordinates in the decision-making process (Vroom & Yetton, 1973). In 1988, Vroom and Jago improved and expanded the decision-making model to four models founded on two factors: individual or group decisions and time-driven or development driven decisions (Vroom & Jago, 1988). In 2000, Vroom and his colleagues at Yale University published the present model after refining the decision-making model (Vroom, 2000). The normative leadership theory is a tree based on a time-driven decision and development-driven decision that allow the leader to choose one of five leadership participation styles (decide, consult individually, consult group, facilitate, and

delegate) adequate for the situation (that contains seven variables) to maximize decisions. Vroom's participation leadership styles are based on the extent to which the subordinates participate in the decision-making and are discussed as follow:

- a) *Decide*: The leader diagnoses the problem alone, makes a decision, and notifies the subordinates.
- b) *Consult individually*: The leader announces the problem to each individual, asks for suggestions, and then makes a decision.
- c) *Consult group*: The leader gathers the group for a meeting, announces the problem to the followers, asks for suggestions, and then makes a decision.
- d) *Facilitate*: The leader gathers the group for a meeting, acts as a facilitator to introduce the problem and the boundaries within which a decision must be made. He/she expects the subordinates to participate in the decision-making process.
- e) *Delegate*: The leader gathers the group for a meeting where he/she lets the group to identify the problem and make a decision within stated boundaries. (Vroom, 2000)

To determine the adequate leadership style for a given situation, the leader should answer diagnostic questions, by (H) for high and (L) for low, that are founded on seven variables discussed below:

- a) *Decision significance*: This question answers the importance of the decision to the project's success.
- b) *Importance of commitment*: The importance of subordinates' commitment to apply the decision.

- c) *Leader expertise*: The leader's expertise and know-how while implementing a specific decision.
- d) *Likelihood of commitment*: If the leader makes the decision alone, how certain is the leader that the subordinates will be involved and committed in implementing that decision.
- e) *Group support for objectives*: The extent to which the subordinates support organizational goals and involve themselves in solving problems to attain those goals.
- f) *Group expertise*: The extent to which the subordinates have the knowledge and experience in solving a given problem.
- g) *Team competence*: The subordinates' capacity to work as a team in diagnosing and solving problems. (Vroom, 2000)

After answering the above questions, the leader selects one of the two models to decide whether the situation is driven by the importance of time or development of the subordinates. The criteria of the decision, discussed below, are focus, value, and orientation.

- a) *Focus*: The model is concerned with making efficient decisions with less cost and time (time-driven model), or with maximum subordinates' development (development-driven model).
- b) *Value*: Value is placed on time (time-driven model) or subordinates' development (development-driven model).
- c) *Orientation*: The model has a short-term period (time-driven model) or long-term period for the sake of development (development-driven model) (Vroom, 2000).

In conclusion, the normative leadership is another theory that falls under the contingency leadership which helps in choosing the appropriate leadership style that is adequate for the situation in order to maximize the decision-making process.

2.3.1.4. Leader-Member Exchange Theory (LMX)

Erdogan, Liden, and Kraimer (2006) defined the leader-member exchange theory as the quality of the exchange relationship between the subordinates and the superior. The underlying presumption under the leader-member exchange theory is the limited amount of resources such as energy, time, and attention possessed by a leader; thus, the leader tends to distribute these resources amid subordinates selectively (Sparrowe, Soetjito, & Kraimer, 2006). When the LMX is of high quality, leaders tend to offer the subordinates more social support and resources, hence, they are more involved in the decision-making process and receive a better career development. On the contrary, when the LMX is of low quality, leaders offer social support to subordinates selectively and the others are left with slight or no involvement in the decision-making process (Lam, Huang, and Snape, 2007). Erdogan et al. (2006) argued that the quality of LMX has an impact on subordinates' productivity, satisfaction, work ethics, performance, and perceptions. Graen (2007) found that subordinates who receive a high quality LMX tend to be more satisfied, have higher performance, and organizational commitment. The following section discusses the influence of LMX on subordinates' behavior, the three-stage process for developing positive LMX relations, and the characteristics that shape LMX quality.

2.3.1.4.1. The influence of LMX on Subordinates' Behavior

Sparrowe et al. (2006) explained that subordinates who are bounded to their leaders with a high-quality LMX belong to the in-group while those who are bounded to their leaders with a low-

quality LMX belong to the out-group. As discussed earlier, the in-group subordinates are in a favorable situation given that they receive higher performance ratings, they have a lower rate of turnover than the out-group members, and they give positive ratings when assessing organizational climate. However, the relationship between the leader and the in-group followers produces some kind of obligation towards those followers where the leader must permanently care for the in-group subordinates and be responsive to their emotions and needs, in order to sustain that relationship with them (Erdogan et al., 2006).

2.3.1.4.2. The Three-Stage Process for Developing Positive LMX Relations

The three-stage process for developing a positive leader-member relation is also known as “life-cycle model”. At an early stage, the leader and subordinates are strangers and try to identify which kind of conduct is acceptable. At this stage, two tactics are identified in influencing the leader, which are impressions management and ingratiation. Impressions management is the effort exerted by the subordinates to create a favorable image in order to gain the leader’s acceptance and to initiate a long-term relationship. Under impressions management, subordinates who are trying to build a positive relationship with the leader are the ones who seek feedback to improve their performance. Ingratiation, on the other hand, is the effort exerted by subordinates to look supportive, appreciative, and respectful. Under ingratiation, subordinates put extra effort and go beyond their daily tasks in order to meet the leader’s expectations (Sparrowe et al., 2006).

At the second stage, the leader and subordinates become connected and work on taking the professional relationship to the next level where mutual trust, commitment, and respect start to develop between them. At this stage, it is very important for the leader to be perceived as fair so the subordinates become more committed to him/her, hence, high-quality LMX is produced.

Subordinates at this level of the relationship often tend to be more committed, motivated, and proactive. However, relationships that do not surpass the first stage may deteriorate and subordinates will be considered as belonging to the out-group (Erdogan et al., 2006).

Finally, at the third stage, the leader-member relationship is now at the level of mutual commitment where both parties work on the organizational objectives to attain common goals (Sparrowe et al., 2006).

2.3.1.4.3. Characteristics that shape LMX

The leader-member exchange is characterized by the three characteristics which are follower attributes, leader-follower perceptions of each other, and situational factors.

- a) *Follower attributes:* Most of the studies under the contingency theories focus on how a good leader affects employees' job performance. However, LMX emphasizes the importance of subordinates' attributes and how they affect job performance. When subordinates are proactive, committed to the organizational goals, take responsibility for their actions, and care for the unit success, the leader will then delegate more authority to subordinates, show support, and involve the subordinates in the decision-making process (Sparrowe et al., 2006)
- b) *Leader-Follower perceptions of each other:* When the leader gets a good first impression of the subordinates, then that could have an impact on the leader's conduct towards them. A high-quality LMX relation is most likely characterized by the leaders perceiving subordinates as competent and trustworthy (Erdogan et al., 2006).

c) *Situational factors*: The planned or random occasions that provide the chance for leaders to assess subordinates' behavior are the situational factors. For instance, a manager asks a new staff to do a task that is beyond the job description. If the new employee's response was "Of course, I would be happy to help", that means that the employee is a potential support to the leader. However, if the employee's response was negative, such as it is not my job to do, then that means fewer chances of responsibility and potential growth to the employee. Hence, the perception of the leader, based on the employee's reaction, will influence the effect of social exchange between the leader and the follower (House & Aditya, 1997).

To conclude, the leader-member exchange is the quality of the relationship that arises between the leader and the followers based on how the leader perceives the followers and how the followers react in order to be perceived by the leader as loyal and trustworthy subordinates.

2.3.2. Leadership Styles

Every leader has his/her own way in leading others, and this is called the leadership style. A leadership style is a practice exercised by a leader to influence the actions of others (Suharno, Sarjana, & Gunawan, 2017). For Kristanti and Harahap (2012), the leadership style is an influence process used by a leader to direct, motivate and manage others into achieving organizational goals. According to Mehmood and Arif (2011), leadership styles, seen as approaches used when leading organization, departments and groups, may vary from a leader to another based on the nature of business. Furthermore, leaders may find that a combination of leadership styles is more effective depending on the nature of business or even a certain situation because no leadership style is the best (Darling & Leffel, 2010). As discussed earlier, researches in the 1900s emphasized on the trait theories which explained the features and attributes in order

to distinguish effective leaders from non-effective leaders. Moreover, between the 1940s and 1960s, studies focused on the behavioral theories that emphasized on the leader's task and relationship conduct. And finally, between the 1960s and 1980s, further studies emerged and focused on the situational theories that explained how distinct situations required distinct leadership style. Lewin, Lippitt and White (1939) introduced two major leadership styles which are autocratic and democratic styles. In the 1940s, charismatic leadership was first introduced by Max Weber in 1947 (Lussier & Achua, 2010). In the 1970s, instructional leadership emerged in the pursuit of identifying the reasons behind effective school leaders (Lezotte, 2001). In the late 1970s, leadership scholars proposed few theories to explain effective leaders such as servant leadership (Greenleaf, 1977), and ethical leadership to set a benchmark of what is right and wrong in the leader's behavior (Hartman, 2006). Furthermore, the full-range leadership theory that includes transformational, transactional, and laissez-faire leadership styles was given full attention (Northouse, 2016). Moreover, fifteen years ago, E-leadership has emerged and has been one of the most frequently researched topics in the past decade (Avolio, Sosik, Kahai, & Baker, 2014).

In the following section, we will discuss the autocratic, democratic, charismatic, instructional, servant, ethical, and E-leadership styles. Then, the full-range leadership theory will be highlighted.

2.3.2.1. Autocratic Leadership

Bass (1990) argues that an autocratic leader is a controlling, directive, and coercive leader who rarely invites his/her subordinates to share in the decision-making process. An autocratic leader exerts power over the subordinates and has little or no confidence in them. Koontz and

O'Donnell (1978) claim that autocratic leadership shows great results when there is a “situation of emergency” and “in case where homogenous work force is involved”. Similarly, Jooste and Fourie (2009) claim that an autocratic leadership is useful in complex situations or in crises where the leader must be a quick decision maker.

2.3.2.2. Democratic Leadership

Bhatti, Maitlo, Shaikh, and Hashmi (2012) argue that a democratic leader places more importance on the followers and less on the tasks. A democratic leader is more involved in the team where he/she shares the functions and the decision-making with the group members. Jones, Jones, Winchester, and Grint (2016) describe a democratic leader as being friendly, helpful, participative, and benevolent where he/she motivates and encourages the followers to attain common goals. Democratic leadership is associated with increased subordinates' productivity, participation, satisfaction, and commitment which in its turn increases job performance.

2.3.2.3. Charismatic Leadership

The early sociologist, Max Weber, was the first to contribute in the charismatic theory. According to Weber, charismatic leadership, is a relationship between the leader and the followers that is based on an emotional attachment between the two parties rather than traditional authority systems (Jung & Sosik, 2006). Many studies have associated attributes with charismatic leaders where these attributes build the personality profile of these leaders. Some of these qualities are vision, assertiveness, great communication skills, a self-promoting personality, a good public relation, high energy, and ability to produce trust as well as to motivate and empower subordinates (Jung & Sosik, 2006). According to some authors, charismatic leadership and transformational leadership are very similar in context, where charismatic leaders are

transformational but not all transformational leaders can be charismatic (Lussier & Achua, 2010).

2.3.2.4. Instructional Leadership

Instructional leadership emerged in the 1970s where researchers were eager to find out the reasons leading to effective schools (Lezotte, 2001). Hallinger (2000) defined instructional leadership as the key source of knowledge that helps in developing and managing the school's curriculum. Mattar (2012) argued that effective instructional leaders engage with school teachers in the process of preparing the lessons content and discussing all teaching related-topics. Moreover, Hallinger (2000) introduced a three-dimension instructional leadership model that includes 'defining the school's mission', 'managing the instructional program' and 'promoting a positive school-learning climate'. The first dimension focuses on the principal setting clear goals. The second is concerned with the principal organizing the curriculum and supervising students' progress. And the third focuses on promoting professional growth, maintaining high visibility, and remunerating teachers. A positive relationship is found between the principal being an instructional leader and the educational process effectiveness (Mattar, 2012).

2.3.2.5. Servant Leadership

The servant leadership approach has been used for centuries by many scholars. However, Greenleaf (1977) was the first to develop it. A servant leader is the leader who goes beyond his/her self-interest for the good of the team members. In other words, servant leadership is a leadership that surpasses the leader's self-interest to serve the followers' needs by assisting them in growing on both, the professional and the personal levels (Lussier & Achua, 2010). A servant leader acknowledges the team members' ideas, involves them in the decision-making process, and supports their needs, dreams, and personal goals. Greenleaf (1977) also suggests that servant

leadership is not a style, however it is a manner of behaving that the leader adopts over the long run. Spears (2010), former president of the Robert K. Greenleaf Center for Servant Leadership, claims that a servant leader should possess ten important traits. They are listening, empathy, healing, awareness, persuasion, conceptualization, foresight, stewardship, commitment to the growth of people, and building community.

2.3.2.6. Ethical Leadership

Ethics are the benchmark of right and wrong that affects behavior. A right conduct is observed ethical, and a wrong conduct is observed unethical (Lussier & Achua, 2010). Studies revealed that there is a positive correlation between ethical conduct and leadership effectiveness (Veiga, 2004). Litzky, Eddleston, and Kidder (2006) argued that the lack of success in 30 percent of companies and the losses they incurred are caused by employees engaging in deviant conduct (theft, lack of control over cost and quality, unproductive behavior, abuse of property, and others). Hartman (2006) suggested that the first factor affecting a person's conduct are the possessed personality traits and attitudes. For instance, leaders who score high on dominance can either use their power for their personal gain or for socialized power. An agreeable leader whose personality is sensible to others might fall in unethical conduct unless that leader possesses a high self-concept which leads to performing what he/she believes is ethical (Lussier & Achua, 2010). Furthermore, people with external locus of control are more likely to engage in unethical behavior. And those who are open to new experiences are ethical most of the time. However, Litzky et al. (2006) claimed that personality by itself cannot be used as a benchmark to predict ethical and unethical behavior.

Hartman (2006) argue that, moral development (i.e. comprehending right from wrong) is a second factor that affects ethical behavior. Moral development is characterized by three levels

which are pre-conventional, conventional, and post-conventional. At the first level of an ethical reasoning, pre-conventional, a person selects the right or wrong conduct based on his/her self-interest. Most of the employees at this level end up selecting an unethical behavior (Hartman, 2006). At the second level, conventional, peers seek to copy the leader's or the group's conduct. For instance, if the group accepts lying, cheating, stealing, so will the employee. On the contrary, if this conduct is not accepted, the employee will not engage in such behaviors. Thus, in this case, peer pressure is reinforcing the group ethics and conduct (Lussier & Achua, 2010). At the third level of ethical reasoning, post-conventional, an employee's behavior is reinforced by universal principles of right and wrong. For instance, if lying to customers will get me to sell more products, I will not do it because it is wrong to lie (Lussier & Achua, 2010). Litzky et al. (2006) suggest that the situation is a third factor that affects ethical behavior. Employees are more likely to engage in unethical behavior when the situation is unmonitored, when there is no formal policies or code of ethics, and most importantly when the unethical conduct will not lead to punishment.

2.3.2.7. E-Leadership

As stated in Avolio et al. (2001, p. 617), "E-leadership is defined as a social influence process mediated by Advanced Information Technology (AIT) to produce a change in attitudes, feelings, thinking, behavior, and performance with individuals, groups, and/or organizations". E-leadership has emerged since around fifteen years and has been a much researched topic throughout this past decade. The main advantage of E-leadership is the revolution in communication in this technological era and the modification in organizational patterns caused by technological revolution. The impact of communication revolution has been the rapid increase in communication tools that enables the E-leaders to choose easy tools in order to stay in

constant contact with their followers. Leaders nowadays are expected to be more competent with new technologies (Avolio et al., 2014). When it comes to the disadvantages, E-leadership might entail poor communication, miscommunication, communication chaos, absence of instructor support, poor motivation of small groups, lack of accountability, lack of instructor attention, and poor management of change (Van Wart, Roman, Wang, & Liu, 2019).

2.3.3. The Full-Range Leadership Theory

The formulation of the leadership theories has been developed throughout these years based on the increase in the globalization and the subordinates' perception of an effective leader to help them achieve personal growth and organizational goals. In our research, we will be focusing on the full-range leadership theory, a continuum that includes three leadership behaviors which are transformational, transactional, and laissez-faire (Northouse, 2016).

2.3.3.1. Transformational Leadership

The charismatic-transformational approach has been first formulated by Max Weber's theory of charisma in 1947 and then developed by Burns (1978) to become a transforming leadership theory. Burns (1978), an influential researcher on political leaders, was the first to develop the concept of transformational leadership. He claimed that transformational leaders mold the behaviors of their followers by inspiring them. They also stimulate followers to achieve certain goals by motivating and encouraging them. Burns (1978) based his studies on Maslow's (1970) hierarchy of needs, suggesting that transformational leaders should encourage their followers towards achievement and self-actualization rather than settling for the basic needs which are security and safety.

Rouche, Baker, and Rose (1989) and Tajasom, Hung, Nikbin, and Hyun (2015) argue that transformational leaders encourage employees to achieve their goals without taking into consideration rewards and exchanges. Transformational leadership suggests that a leader develops some kind of emotional attachment with his/her followers. Therefore, Barbuto (1997) affirmed that when this emotional attachment is enacted, employees became willing to exhibit extraordinary behaviors to meet their leader's expectations. Moreover, Northouse (2016) claimed that transformational leaders encourage their followers into achieving the unexpected or even what they thought they could not achieve, by empowering them, being a role model, creating a vision, being a change agent and a social architect.

Bass and Avolio (1993) suggested that the transformational leadership style is a key element in creating an atmosphere that supports the organization's need to change. Organizations are required to become more connected, interdependent, diverse, and capable to adapt to change. Bass (1985) suggested that the transformational leadership style is the best style associated with the leading process of an organizational change.

After further research, Bass (1985) coined the transformational leadership theory and based it on Max Weber's theory of charisma and Burns' transforming leadership theory. Bass (1985) described transformational leaders as change agents that trigger and mold subordinates' beliefs, attitudes, and motivations. They have a vision and articulate this vision to their subordinates. Such leaders act in ways to attain superior results by using behaviors classified into four dimensions and known as the "Four I's". They are: idealized influence (attributed and behavioral), inspirational motivation, intellectual stimulation and individualized consideration.

- a) *Idealized Influence*: Idealized influence, also labeled as charismatic leadership. Bass (1985) argue that leaders possessing idealized influence, are a role model to their

subordinates. They talk about ethical and moral values and want their subordinates to follow those values. Idealized influence is broken down into two types which are attributed and behavioral; where the leaders' characteristics are of importance in the attributed idealized influence, and their actions are of significance in the behavioral influence. Bass (1990) suggests that leaders possessing idealized influence communicate the vision and mission to their followers. Such leaders care about their followers' needs and come up with the best solutions for handling their problems. They also care about the development of each follower to bring the best out of him/her.

- b) *Inspirational motivation*: Bass (1990) claims that the difference between transformational and transactional leadership is the shared goals. He also explains that inspirational motivation is when the leader encourages his/her followers to be always optimistic and enthusiastic by sharing with them the common vision and goals. McClelland (1975) claims that a leader cannot inspire his/her followers unless he/she expresses the goals in a way that the followers understand. Similarly, Bass (1985) suggested that in order to encourage employees to assume the leader's vision, a leader should induce a sense of attachment by arousing followers' emotion. Therefore, through inspirational motivation, leaders can encourage others by sharing with them a vision for the future and making them involved in a meaningful work.
- c) *Intellectual Stimulation*: According to Bass (1990, 1997), intellectual stimulation takes place when the leader provokes the followers' own assumptions and beliefs and motivates them to look at them from a different perspective and looks for new methods to problem solving. Correspondingly, Avolio and Bass (2004) suggest that by challenging the rethinking, reevaluating, reanalyzing suspicions and assumptions, a transformational

leader can produce a favorable work environment while giving more attention to the use of intelligence, innovation, and problem solving. Therefore, with intellectual stimulation, leaders help their followers to be creative, innovative and to bring the best out of them by challenging them to find new ways of improvement and to be creative in problem solving.

- d) *Individualized consideration*: Individualized consideration is when the leaders pay personal attention to their followers and let them feel that they are an added value to the company (Bass, 1990 & 1997). It involves a leader giving his/her followers one-on-one coaching sessions to work on their development and growth. Thus, through individualized consideration, the individual's goals and the organizational ones are in line together which gives the individual a sense of incorporation and belongingness.

Many studies have tackled the topic of transformational leadership and its effectiveness on employees' performance, satisfaction, productivity, and others. Vatankhah et al. (2017) conducted a cross sectional study on 254 participants from educational and medical centers in Iran to examine the effects of transformational leadership on employees' performance in teaching hospitals. The findings revealed a positive and significant association between transformational leadership and performance in this industry. Similarly, Mattar (2016) found out that the leadership style of an effective university leader in Lebanon, is transformational. This transformational leader was able to make a progress in the campus by increasing the number of students, improving the quality of education, hiring more qualified faculty members, creating an excellent working team, inspiring and encouraging the employees which made them want to work productively day and night in order to achieve their shared goals. In addition, Pawirosumarto, Sarjana, and Gunawan (2017) examined the impact of the work environment,

leadership styles, and organizational culture on job satisfaction and their implications on employees' performance in Indonesia. The results showed a positive and significant impact of work environment, leadership style and organizational culture on job satisfaction, however, only leadership styles had a positive and significant impact on employees' performance. Furthermore, MacKenzie et al. (2001) examined the effect of transformational and transactional leadership on the sales performance and organizational citizenship behaviors of salespeople in a large national insurance company. The findings revealed a strong positive relationship between transformational leadership and sales performance. Ha and Nguyen (2014) analyzed the effect of transformational, transactional, and laissez-faire leadership styles on job performance in software companies in Vietnam. A survey was distributed to 304 participants. The results revealed that laissez-faire leadership negatively influenced job performance. Whereas, transformational dimensions such as individualized consideration, idealized influence, and intellectual stimulation had a positive and a significant influence of job performance. Surprisingly, inspirational motivation was found to be insignificant. And finally, transactional dimensions, such as contingent reward, and management by exception (active) were found to be positively correlated to job performance. Moreover, Braun et al. (2013) attempted to find the relationship between transformational leadership, job satisfaction, and team performance. The sample consisted of 360 employees working in 39 academic teams working in a large German research university. The authors reported a positive impact on job satisfaction when employees perceived their leader as transformational. The relationship between transformational leadership and team performance was also found to be positive and significant. Similarly, Chi (2018) conducted a research in Taiwan, with a sample of 1,377 unit managers assessing their senior managers, working in the semiconductors, optoelectronics, computer electronics, and telecommunications industries. The

study examined the relationship between a perceived transformational leadership style and unit performance and revealed that this relationship is found out to be positive and significant.

2.3.3.2. Transactional Leadership

Under transactional leadership, the carrot and the stick approach is highlighted, a method that consists of rewarding people in order to persuade them to do something or punishing them if they refuse to do it, in order to attain certain goals (Bass, 1997). This style of leadership works best when the leader is concerned only in achieving the organizational goals. A transactional leader is not interested in motivating and encouraging the employees, however he/she is concerned with their performance. Thus, punishment and reward are used in order to achieve the desired goals. Burns (1978) describes the relationship between the leader and his/her subordinates under this leadership style as a relationship based on cost-benefit concerns where the leader rewards the followers if the work objectives set are successfully achieved. Bass (1985) claims that transactional leadership is a weak approach in leading. Bass (1985, 1990) also explains that transactional leadership has several aspects focused on the present time and place which contradicts the transformational leadership where its concern is to make a change and transform organizations on the long run. These aspects however include three pillars. They are: contingent reinforcement or reward, active management by exception and passive management by exception.

- a) *Contingent reinforcement or reward:* According to Bass (1990), contingent reinforcement or contingent reward is when the leader rewards his/her followers when the objectives set are met.
- b) *Active management by exception:* Here the leader looks for weaknesses in the followers' performance in order to take corrective actions (Bass, 1990).

- c) *Passive management by exception*: It is when the leaders do not involve themselves in the followers' performance until things get very serious (Bass, 1990).

There is controversy regarding the impact of transactional leadership styles on employees' performance. It can either have a positive or negative impact on employee satisfaction and performance. On one side, transactional leaders are able to accommodate the interests of their subordinates by giving contingent incentives (Bass, 2000). When employees are promised to be rewarded when they are able to complete their duties, they will be more motivated to work, then there will be a positive impact of transactional leadership style on employee's performance. This positive relationship was observed by Howell and Merenda (1999) who found that the transactional leadership style is a positive predictor of followers' performance. The same finding was obtained by Bass, Avolio, Jung and Berson (2003) who also proved that transactional leadership increases performance among soldiers. Similarly, Kalsoom, Khan, and Zubair (2018) examined the relationship between transformational and transactional leadership and employee's performance in the fast-moving consumer goods industry in Pakistan. The sample consisted of 318 employees. The findings revealed that both leadership styles have a positive impact on employees' performance, however, the transactional leadership style's impact is found to be stronger. In addition, Shah and Abhamid (2015) investigated the relationship between transactional leadership and job performance in the banking sector in Pakistan. The multifactor leadership questionnaire was distributed to 500 branch managers working in six large banks. The findings revealed that transactional leadership has a significant positive relation with job performance. Podsakoff, Todor, and Skov (1982) examined the relationship between leader's contingent reward behavior and subordinates' performance. The sample consisted of 72 supervisors and administrators working in a non-profit organization in the western part of the

United States. The findings revealed a positive and significant relationship between a contingent reward behavior and subordinates' performance. On the other side, Brahim, Ridic, and Jukic (2015) revealed that there was no significant relation between transactional leadership and employee performance in the Algerian banking sector. Moreover, Yin Ho, Gun Fie, Ching, and Ooi (2009) attempted to find out the insurance salesperson's job satisfaction using the full-range leadership. The authors attributed a high level of satisfaction with a high level of job performance. The data was collected from 303 insurance sales agents from four insurance companies in Malaysia. The results revealed that leaders scoring high on inspirational motivation and individual consideration encouraged and motivated sales agents into achieving superior performance. Moreover, contingent reward was also found to have a positive relationship with increased satisfaction and performance. However, management by exception passive was found to have a strong negative impact.

2.3.3.3. Laissez-Faire Leadership

Laissez-faire leadership does not emphasize people or performance. The philosophical assumption behind it is that individuals cannot be predicted nor directed. Therefore, a laissez-faire leader prefers to keep it low in order not to produce disruption or trouble in the workplace, and depends on few loyalists to get the tasks done (Chaudhry & Javed, 2012). Wong and Giessner (2015) claim that laissez-faire leaders hate decision-making and abdicate directing to the subordinates. They prefer to keep away from communicating with the subordinates and do not care about employees' development as they assume that employees can take care of themselves. Moreover, Asrar-ul-Haq and Kuchinke (2016) argue that leaders adopting a laissez-faire leadership style prefer not to interfere with decision making and avoid situations in which they might face problems.

Laissez-faire leadership can have a positive or negative impact on performance depending on the situation, and the skills possessed by the employees. For instance, Sebastian, Basit, and Hassan (2017) examined the relationship between different leadership styles and employees' performance in a private organization in Malaysia. The results revealed a positive and significant relationship between a manager's laissez-faire leadership style and employees' performance. Based on the results, the authors claimed that the reason behind the positive correlation is that the high performers who rated their managers as possessing laissez-faire traits already understand their responsibilities and have strong analytical skills. Thus, they prefer if the leader did not interfere with their daily tasks and felt much more comfortable working without feeling that they are being bossed around. In Malaysia too, Chua, Basit, and Hassan (2018) studied the impact of leaders' leadership style on employees' performance. The sample consisted of 216 employees from six different organizations. However, the laissez-faire leadership style is found to have a negative and insignificant impact on employees' performance. In this case, the authors attributed the results to the employees lacking the needed skills, knowledge and expertise in completing their daily tasks. Hence, they needed a leader to train them, set deadlines, manage the project's details, and help them in solving problems. Therefore, the relationship between laissez-faire leadership and employees' performance was found to be negative.

To sum up, each of the leadership style discussed above is known for its effectiveness on performance depending on the nature of business, certain working conditions, the skills possessed by the subordinates as well as the culture in which the leadership is being exercised. Thus, it is very crucial to discuss culture and leadership given that leadership and its impact on performance varies from one culture to another.

2.4. Culture and Leadership

In the past decade, the increased globalization has imposed many challenges, among which is the need to select the appropriate leader for multinational companies that hire employees from diverse cultural backgrounds. Samuelson (2006) discussed the degree to which leadership is the same or different across distinct cultures and types of organizations. Given their dispersed geographical locations, global companies such as MacDonald realized the importance of having successful leadership styles that fit in different contexts. Some countries prefer autocratic leaders and others appreciate democratic and participative ones; hence, leaders encounter difficulties managing those employees (Wasserman, 2006). They need to understand cross-cultural differences and how to deal with them (House & Javidan, 2004). Adler and Bartholomew (1992) argued that global leaders must master five cross-cultural proficiencies in order to succeed. First, leaders should be aware of political, cultural, and business sectors globally. Second, they should be aware of other cultures' customs, tastes, and style of living. Third, leaders should be able to work with employees from different cultural background. Fourth, they should learn how to communicate with employees from different cultures. Fifth, leaders need to treat employees from different cultures in an equal manner.

Over the years, many sociologists and researchers tackled the dimensions of the culture topic, however Hofstede (1980, 2001) were the most cited researches. Hofstede obtained questionnaires from more than 100,000 participants in more than fifty countries and introduced five major cultural differences dimensions which are uncertainty avoidance, power distance, individualism-collectivism, masculinity-femininity, and long-term-short-term orientation.

In the same area of research, House, Hanges, Javidan, Dorfman, and Gupta (2004) published *Culture, Leadership, and Organizations: The GLOBE Study of 62 Societies*, which revealed numerous discoveries on the relationship between leadership and culture. The GLOBE (Global Leadership and Organizational Behavior Effectiveness) was first introduced by Robert House in 1991. The sample consisted of 17,000 managers working in more than 950 organizations in 62 countries. The GLOBE had 160 investigators who helped in collecting the data by questionnaires, focus groups, interviews, and content analysis of printed media. The GLOBE researchers introduced nine dimensions which are uncertainty avoidance, power distance, institutional collectivism, in-group collectivism, gender egalitarianism, assertiveness, future orientation, performance orientation, and humane orientation. Each dimension is briefly described next. First, uncertainty avoidance refers to the extent to which individuals in a certain culture make decisions based on the laws and regulations of the country where the outcomes of those decisions are more predictable and less uncertain. For instance, in countries as the United States, where there is high tolerance for uncertainty, individuals are willing to take risks and make fast business decisions. However, in the middle eastern cultures, such as Lebanon, Kuwait, and Egypt, business deals are carefully examined before making any decision. Second, power distance refers to the extent to which, power, social position, material possessions, and authority create levels between individuals where power is expected to be shared unequally. Third, institutional collectivism identifies whether a certain culture accepts broader societal interests and not just individual goals and achievements. Fourth, in-group collectivism refers to the extent to which individuals are committed to their companies and families. For instance, people in the Middle Eastern countries such as Iran and Pakistan score high on in-group collectivism where their commitment to their families and religion is above everything else.

Fifth, gender egalitarianism is the degree to which companies and societies believe in gender equality. Sixth, assertiveness refers to the degree to which a certain culture or society encourages assertiveness, determination, and aggressiveness in social relationship such as Germany. Seventh, future orientation refers to the cultures where people are willing to be part of future-oriented conduct such as planning, investing, and preparing for the future such as the Americans. In contrast, people in multiple Middle Eastern countries are known to be past-oriented, given that they are avoidant to change and conservative in their businesses. Eighth, performance orientation refers to the degree to which companies and cultures encourage individuals to perform better and better, and remunerate them accordingly. Finally, humane orientation refers to the degree to which a culture encourages altruism and rewards individuals for being fair and kind to one another, such as Switzerland. These dimensions are developed to examine the characteristics of these 62 countries and the bases for investigating how these countries varied in their leadership appropriateness (Northouse, 2016).

Following the nine dimensions, GLOBE researchers classified the data obtained into regional clusters and based their work on a previous research (Ronen & Shenkar, 1985). These regional clusters constituted a valid and reliable way to classify these countries into 10 different groups as shown in figure 3 below. After dividing the sixty-two countries into 10 groups, GLOBE researchers categorized these cultural clusters with respect to how they scored on each of the cultural dimensions as shown in Table 1.

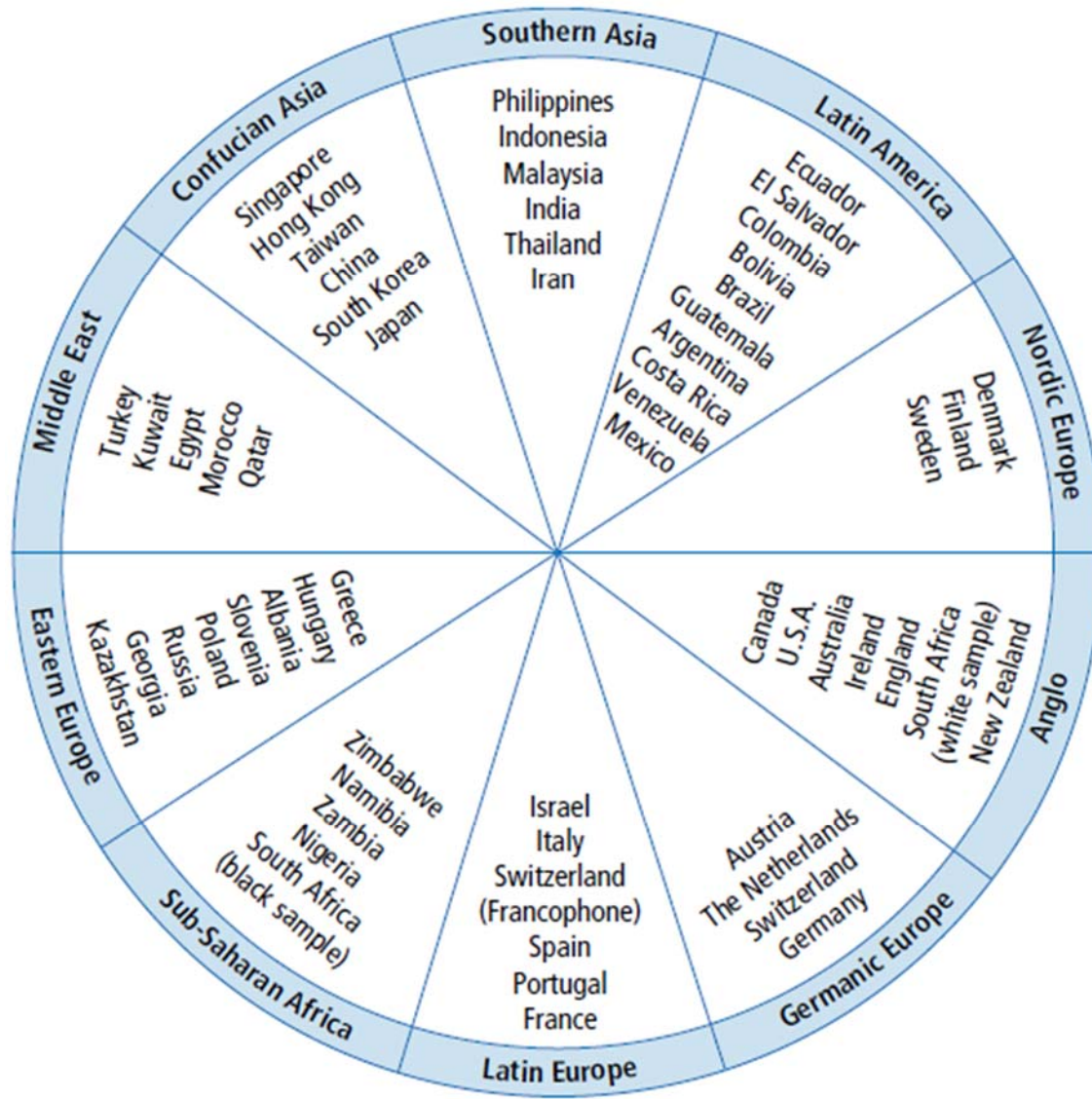


Figure 3: GLOBE's country clusters

Source: House, R.J., Hanges, P.J., Javidan, M., Dorfman, P. W., & Gupta, V., Culture, Leadership, and Organizations: The GLOBE Study of 62 Societies, copyright © 2004, Sage Publications, Inc. Reprinted with permission.

Cultural Dimension	High-score clusters	Low-score clusters
Uncertainty avoidance	Germanic Europe Nordic Europe	Eastern Europe Latin America Middle East
Power distance	No clusters	Nordic Europe
Institutional collectivism	Nordic Europe Confucian Asia	Germanic Europe Latin America Latin Europe
In-group collectivism	Confucian Asia Eastern Europe Latin America Middle East Southern Asia	Anglo Germanic Europe Nordic Europe
Gender egalitarianism	Eastern Europe Nordic Europe	Middle East
Assertiveness	Eastern Europe Germanic Europe	Nordic Europe
Future orientation	Germanic Europe Nordic Europe	Eastern Europe Latin America Middle East
Performance orientation	Anglo Confucian Asia Germanic Europe	Eastern Europe Latin America
Humane orientation	Southern Asia Sub-Saharan Africa	Germanic Europe Latin Europe

Table 1: Cultural clusters categorized based on cultural dimensions.

Source: Adapted from House, R. J., Hanges, P. J., Javidan, M., Dorfman, P. W., & Gupta, V. (Eds.), Culture, Leadership, and Organizations: The GLOBE Study of 62 Societies, © 2004, Sage Publications, Inc. Reprinted with permission.

GLOBE project aimed to identify how individuals from different cultures viewed leadership and how dissimilarities in cultures were linked to dissimilarities in approaches to leadership. GLOBE researchers derived the formulation of leadership from the research of Lord and Maher (1991) on implicit leadership theory. Dorfman, Hanges, and Brodbeck (2004) stated that implicit leadership theory refers to people's beliefs and opinions about the characteristics that differentiate leaders from non-leaders. GLOBE researchers determined six global leadership behaviors in order to examine how cultures observe leadership conduct (House & Javidan, 2004). The six global

leadership behaviors are charismatic, team-oriented leadership, participative leadership, humane-oriented leadership, autonomous leadership, and self-protective leadership. A brief description follows.

Charismatic leadership is a relationship between the leader and the followers that is based on an emotional attachment between the two parties rather than on traditional authority systems where the leader inspires and motivates followers into achieving their goals (Jung & Sosik, 2006). Team-oriented leadership highlights the importance of team building where the leader is helpful, diplomatic, and kind (Javidan, House, Dorfman, Hanges, & Sully de Luque 2006). Participative leadership refers to the leaders who involve subordinates in the decision-making process and the implementation process of such decisions (Li, Liu, & Luo, 2018). Humane-orientation leadership is concerned in being empathetic, fair, supportive, generous, and kind to subordinates (House et al., 2004). Autonomous leadership is concerned with the leader being independent and unique. And finally, self-protective leadership is characterized by protecting and securing the leader and the subordinates. Self-protective leader tends to be bureaucratic, self-centered, and status conscious (House et al., 2004). These leadership styles, identified by the GLOBE, are used to evaluate how cultural clusters observed leadership. The following section discusses how the leadership approach is observed by each of the ten cultural clusters.

2.4.1. Eastern Europe Leadership Profile

Leaders, in the countries belonging to this cluster, are more likely to be independent, charismatic, team-oriented, and humane oriented. However, they prefer not to involve subordinates in the decision-making process. In brief, leaders in Eastern Europe are autonomous and prefer to make decision alone, however, they are also motivating, team-oriented, and concerned about individuals' needs (House et al., 2004).

2.4.2. Latin America Leadership Profile

Latin American countries highlight the importance of charismatic, self-protective, and team-oriented leadership. This culture is more concerned with participative and humane-oriented leadership. Unlike the Eastern Europe countries, Latin American countries place the least importance on autonomous leadership (House et al., 2004).

2.4.3. Latin Europe Leadership Profile

The Latin Europe countries place high importance on charismatic, team-oriented, participative, and self-protective leadership. However, humane-oriented and autonomous leadership are the least important in this cluster (House et al., 2004).

2.4.4. Confucian Asia Leadership Profile

The Confucian Asian countries value self-protective, team-oriented as well as humane-oriented leadership. Such countries encourage charismatic and autonomous leadership but place the least importance on the participative leadership and tend to make decisions independently (House et al., 2004).

2.4.5. Nordic Europe Leadership Profile

Nordic European countries see their leader as being participative, independent, and diplomatic. People there prefer the leaders who are motivating and those who involve others in the decision-making process. On the contrary, they are less interested in leaders who are humane-oriented and self-protective as well as in those who are compassionate and self-centered (House et al., 2004).

2.4.6. Anglo Leadership Profile

An ideal example of a leader in the Anglo cluster is someone who is charismatic, participative, and humane-oriented as well as somebody who is inspiring, sensitive to others, compassionate, who involves others in the decision-making. These countries also place importance on leaders who are team-oriented and autonomous. Self-protective and autocratic leadership are downplayed in this cluster (House et al., 2004).

2.4.7. Sub-Saharan Africa Leadership Profile

In the Sub-Saharan African countries, leaders are perceived effective if they are caring, compassionate, and responsive to others' needs and feelings. In other words, a humane-oriented leader is highly valued in this cluster. Moreover, charismatic, team-oriented, participative, and self-protective leaders are also approaches to an ideal leader. On the other side, leaders who are autonomous and act independently are perceived very ineffective (House et al., 2004).

2.4.8. Southern Asia Leadership Profile

The Southern Asian countries place importance on leaders who are self-protective, humane-oriented, team-oriented, and autonomous. However, leaders that are participative are seen ineffective. People in this cluster prefer not to involve others in the decision-making process given that they believe that autocratic leaders are seen effective (House et al., 2004).

2.4.9. Germanic Europe Leadership Profile

Countries in the Germanic Europe cluster are interested in leaders who are participative, charismatic, humane-oriented, team-oriented, and autonomous. Self-protective leaders are not only unappreciated but also perceived inefficient (House et al., 2004).

2.4.10. Middle East Leadership Profile

Countries making up the Middle Eastern cluster are found to be significantly different from all the other cultures discussed above. The population in the Middle Eastern countries is very status conscious, and preserving dignities is found to be an important factor. Leadership in this cluster is seen as humane-oriented, charismatic, team-oriented, whereas, participative leadership is considered inefficient and unnecessary. Being autonomous and independent is greatly appreciated in such countries (House et al., 2004). However, Pellegrini and Scandura (2006) called for more research on the Middle Eastern area without assuming that this region has a unified culture. In this regard, Neal and Finlay (2008) stated that the Lebanese perception toward leadership is different than the Arab world perception toward leadership. Many aspects distinguish the Lebanese culture from the rest Arab countries. One important aspect is that the Lebanese people are more open to modernization and globalization which makes it more similar to the European culture, especially to the French culture (Neal, Finlay, & Tansey, 2005). Another important aspect is that Lebanon is a very small country with scarce natural resources and a low GDP which calls for dual-earner families. These cultural and economic differences, and many others, have changed the Lebanese perception toward leadership styles and management. Yahchouhi (2009), on the other side, stated that Lebanese do not fully understand the constructs of leadership and mix it with the management concept, hence, to him, the Lebanese management style is still unknown. In few studies tackling the Arab's leadership authority, results revealed that the Lebanese women cherish charismatic leaders (Neal et al., 2005; Neal, Finlay, Catana, & Catana, 2007; Neal & Finlay 2008). However, Lebanese men, on the contrary, were found to value traditional authority more than women (Neal & Finlay, 2008). Oueini (2005), in a doctoral dissertation addressing the different cultural values and leadership styles between Lebanese and

U.S. banking employees, reported that Lebanese employees value task-oriented leadership style rather than humane-oriented leadership style. On the contrary, Yahchouchi (2009), deduced that the Lebanese are more humane-oriented than task-oriented given the Lebanese collectivist culture. The contradiction in results in Oueini's and Yahchouchi's studies might be due to the chosen sample. Oueini's sample consisted of Lebanese banking managers, while Yahchouchi's sample consisted of Lebanese graduate students. Hence, the discrepancy in results, might be due to the fact that the Lebanese graduate students desire to have transformational and humane-oriented leaders in their future careers while the Lebanese leadership style is more traditional, transactional, and task-oriented as stated by Oueini (Hachem, 2014). Furthermore, according to Hofstede (2019), Lebanon scores high on the power distance dimension (a score of 75), which means that the less powerful members of the society accept that power is dispersed unequally. Centralization is popular among institutions and people value a kind autocrat leader. Moreover, Lebanon scored 40 on individualism which is considered low. In other words, Lebanon is a collective society and not an individualistic one. A collectivist society means that people build long-term relationships with their families, extended families, and friends where individuals take responsibility for their group. In addition, it turned out that Lebanon is a masculine society with a score of 65, which means that this society is driven by competition where disputes are solved by fighting them out. Uncertainty avoidance refers to the extent to which the future is uncertain and unknown. Thus, if a country scores high on this dimension, it means that individuals do not take risks in their business and are slow in the making-decision process. Lebanon scores 50 on uncertainty avoidance, which means that the preference is not clear (Hofstede, 2019).

In conclusion, this section summarizes the best-fit leadership styles to the ten GLOBE regions. It is very crucial to shed light on the importance of culture and leadership since employees in

multinational firms come from different backgrounds, religions, and cultures. In the following section, we will discuss and define the Big Five personality traits and their impact on employee's performance.

2.5. Big Five Traits

Many personality theorists explained the definition of a personality but found little agreement regarding those explanations (Engler, 1999). For Triandis and Suh (2002), personality is a configuration of apprehension, feelings, and habits that are enabled when situations trigger individual's expressions. Moreover, Revelle (2007) defined personality as a pattern of habits exercised amid certain conditions and how different individuals' emotions, cognition, and reactions differ in a certain situation. Furthermore, Robbins and Judge (2007) claimed that a personality is what differentiates a person from one another in a way that makes him/her unique. The Big Five model is the keystone of most of the personality traits researchers. The Big Five model, also known as Five Factor Model (FFM), was originally suggested by Tupes and Christal (1961) and Norman (1963) (cited in Costa & McCrae, 1988). The dimensions were originally labeled as emotional stability versus neuroticism, extraversion (also called surgency), culture, agreeableness, and conscientiousness (also called dependability). Further studies interpreted the culture dimension as intellect/imagination (also known as openness to experience) and developed the Big Five Trait model and distinguished between its five traits which are extraversion, agreeableness, conscientiousness, neuroticism, and intellect/imagination (McCrae & Costa, 1985b, 1987). A detailed description of the different traits follows:

- *Extraversion*: Costa and McCrae (1992) argue that extraversion describes the personality of a person who is confident, communicative, outgoing, and sociable. Extraverts enjoy also travelling, going on adventures, and socializing with different people from different countries (Sharp, 1987). On the other hand, Rorhmann and Coetzer (2003) suggest that introverts prefer their surroundings to be quiet and peaceful and they do not like to get involved in the social world.
- *Agreeableness*: Rorhmann and Coetzer (2003) defined agreeableness as the likelihood of being unselfish, caring to others' feelings, supportive, and helpful. However, a disagreeable person is more likely to be doubtful and competitive rather than supportive. When agreeable people are kind, generous, loving and trustful, less agreeable people tend to be skeptical, hostile, unhelpful, and cold (Sharp, 1987).
- *Conscientiousness*: Conscientious people tend to be aware of all the details and like to plan things in life. They are disciplined, responsible, and organized (Oliver and Srivastava, 1999). Barrick, Mount, and Strauss (1993) suggested that conscientious people are determined, hard-working, plan well, and aim to achieve their goals in a conscientious way. They are good at planning, manage their time properly, and deal with their job tasks successfully (Bruck & Allen, 2003). Bruck and Allen (2003) also suggest that conscientious people know how to separate between family, and work-related issues; thus, minimizing any possible resulting conflict.
- *Neuroticism*: Bruck and Allen (2003) claimed that people who rank high on neuroticism tend to be stressed, anxious, sensitive, insecure, and unconfident. It is very difficult for such people to separate between their families and work, and cannot handle the pressure and difficulties associated with their jobs. In addition, Stormer and Fahr (2010) suggested

that one of the apparent effects of neurotic people is that they have a high rate of absenteeism. Marzuki (2013) argues that neuroticism and the individual's well-being are negatively correlated. He found that a negative psychological state caused by neurotic attributes can restrain cognitive abilities. Sharma, Kaveri, Sharma, and Yadava (2010) attempt to identify the relationship amid personality factors and health dimensions showed a positive relationship between neurotic individuals and severe depression. Those individuals are more prone to panic, anger, embarrassment, and guilt. Moreover, indecisiveness is found to be associated with neuroticism as people who score high on neuroticism experience negative emotions and are more likely to delay or even fail to decide so that they will not make errors (Germeijs & Karine, 2011).

- *Intellect/Imagination*: Costa and McCrae (1995) argue that people who score high on intellect/imagination are more likely to be artistic, creative, and always curious and ready to new experiences. They have a wide imagination and come out with new ideas. In addition, individuals with a highly intellect tend to welcome others' opinions, and are ready to accept their behaviors and attitudes (Liebert & Spiegler, 1994). Flynn (2005) added that such people tend to adjust their behaviors and attitudes to fit a changing situation or environment. Fayombo (2010) claimed that intellect people are more likely to adapt to new environments and experiences. They are even excited and enthusiast about the change rather than afraid or nervous. They are also able to cope with psychological resilience in a positive way, given that they can adapt to new situations and adjust their plans accordingly.

In an attempt by Penney (2011) to study how personality affects performance, the author suggested that personality traits cannot be measured in isolation due to the fact that the present

tools of measuring performance (such as personality tests) may not fully cover the whole area of behaviors that are likely to be affected by personality and an extended view of personality is needed. Wu and Pusaksrikit's (2018) studied the impact of the Big Five personality traits on the behavior of 400 exhibition attendees in the exhibition shows in Bangkok and found that extravert and neurotic participants like to attend different types of shows. Conscientious participants are more likely to do some investigation and planning before attending. Agreeable and intellect participants are more likely to enjoy looking at new products, technology, and to gather innovative ideas. Moreover, Shahila and Meenakshi (2012) attempted to identify the relationship between extraversion, introversion, and risk-taking factors and how they affect a second language acquisition. The study showed that it is much easier for extravert people to learn a new foreign language given the fact that they are more sociable and cheerful, which gives them the advantage of learning new cultures. However, introverts are found to be better in reading and writing skills. In addition, Waheed et al. (2017) investigated the relationship between the Five-Factor Model (FFM) of personality traits and sales performance in Pakistan. The questionnaires were distributed to 600 salespersons from different cities in Pakistan and working in the pharmaceutical insurance and electronic industries. The findings suggested that the Five Factor Model of personality traits is positively correlated with sales performance. However, extraversion is found to have the highest impact and neuroticism is found to be the least influencing trait. Furthermore, Janowski (2018) attempted to find the relationship between the big five personality traits and the sales agents' performance in the life insurance industry. His sample consisted of the top ten percent agents among the biggest four life insurance companies in Poland (AVIVA, AMPLICICO, NN, PZU and their Lithuanian branches). The findings revealed that conscientious and neurotic sales agents are identified as the highest performers given that

they are better at setting goals and they have higher expectations. Contrary to his expectations, the analysis showed that extravert sales agents are not found to be very efficient. Scheepers, Lombarts, Aken, Heineman, and Arah (2014) aimed to find the personality traits affecting teaching performance of attending physicians. They conducted a survey on surgical and non-surgical attending physicians in eighteen medical centers in Netherlands. The residents assessed the attending physicians' overall teaching performance using the 21-item system for evaluation of teaching qualities (SETQ) and the attending physicians evaluated their personalities using the 10-item Big Five Inventory (BFI). The results revealed that extravert physicians succeeded in supervisory tasks. Moreover, Barrick, Mount, and Judge (1991) identified the relationship between the Big Five traits and three job performance criteria which are job proficiency, training proficiency, and personnel data. The sample consisted of employees from five occupational groups (professionals, police, managers, sales, and skilled/semi-skilled). The results indicated that conscientiousness was the only personality dimension that showed consistent relations with all job performance criteria for all occupational groups. Furthermore, Barrick et al. (1993) conducted a survey on a sample of 91 sales representatives to investigate the relationship between conscientiousness and job performance. The results showed that sales representatives high on conscientiousness are more likely to set goals and are more likely to be committed to goals, which in turn is associated with greater sales volume and higher supervisory ratings of job performance. Witt, Burke, Barrick, and Mount (2002) hypothesized that the relationship between conscientiousness and job performance would be stronger for persons high in agreeableness than for those low in agreeableness. The sample consisted of employees and their superiors in seven companies, six private and one public. The results revealed that highly conscientious employees, those high in agreeableness were much better in job performance than those low in

agreeableness. Moreover, Alessandri and Vecchione (2012) investigated the relationship between the Big Five Traits and job performance in an Italian insurance company. The results revealed that out of the Big Five Traits, 'conscientiousness' showed the highest correlation. Ziegler et al. (2014) were trying to identify which trait of the Big Five Traits is a predictor in job training performance. The sample consisted of 501 apprentices who trained in one of four occupational groups (laboratory professions, skilled production workers, metal/electronic technicians and skilled commercial workers). The authors hypothesized that openness, extraversion, and conscientiousness traits act as predictors of job training performance, however, only openness and conscientiousness confirmed the hypothesis. Moreover, Lado and Alonso (2017) investigated the extent to which the Big Five Traits predict job performance in simple professions. Four independent studies in medium-size companies functioning in Spain were conducted where performance was assessed as overall job performance (OJP), task performance (TP), and contextual performance (CP). The first sample consisted of 32 individuals working in a private security agency. The second sample consisted of 46 individuals working in a cold storage company. The third sample consisted of 72 weavers working in a medium-size textile factory. And the fourth sample consisted of 44 operators of a medium-size ceramics company. The results showed that emotional stability (low on neuroticism) and conscientiousness showed a high level of positive significance on OJP, TP, and CP and generalized validity among the four low level complexity occupations. The second finding revealed a high level of significance between extraversion, OJP, and CP, however, the significance between extroversion and TP was slightly smaller.

To sum up, the supervisor's leadership style as well as the subordinates' personality traits are found out to be extremely important in shaping organizational success. The literature discusses

many leadership styles, where the full-range leadership has been tackled extensively by many scholars assessing the impact of the leadership style on sales performance. The transformational leadership, based on motivating and encouraging employees to meet common organizational goals, emphasizes more on the followers' development and less on the task. The transactional leadership, based on rewarding subordinates when organizational goals are attained and punishing them in case not, focuses more on the task and less on the followers' development. Laissez-faire leadership, characterized by a minimal flow of communication, assumes that employees can take care of themselves. When it comes to the personality traits, the Big Five model is highlighted.

Although the transformational leadership style has been shown to affect performance positively, the results were not really consistent across industries and cultures. Thus, we were really curious to unveil the reasons of sales agents' high performance in the Lebanese Life insurance industry. Our curiosity went even further to reveal the personality trait that deems crucial for a highly productive Lebanese sales agent. Consequently, the following chapter discusses the research methodology adopted to carry out this research.

Chapter Three

RESEARCH METHODOLOGY

This chapter presents the different philosophical approaches (positivism and interpretive) and reasoning methods (deductive and inductive), and justifies the position of this study in relation to each of them. Furthermore, it explains the different types of data collection techniques while highlighting the technique adopted in this research, with a clear explanation of the data collection process and analysis. In addition, the questionnaires adopted are explained in depth along with the variables, their relationships and their expected signs.

3.1. Research Philosophy

The research philosophy deals with the way the researcher collects, arranges and analyses data until reaching a certain understanding about the phenomenon. Two different research methodologies exist in the research field, the scientific approach (also referred to as positivism) and the interpretive approach (also called non-positivism or phenomenological approach).

3.1.1 The Positivism Approach

The positivism approach is a research philosophy that relies on observations, experiments, mathematical formulas and scientific models to explain any phenomenon. It attempts to quantify the results while explaining the relationships and it is widely used in scientific fields like physics, biology, engineering, and others (Remenyi, Williams, Money, & Swartz, 1998). While this

approach contributes to the success of many great inventions in the history of science, it does not excel in all fields. The positivists, in general, ignore the unique identity of the individuals in the study and deny that each one of them is a reflection of his/her own environment. For this reason, many social topics, and even business related topics especially in management (employee motivation, client's satisfaction, and others) fail to adopt this rationale while examining the human behavior (Remenyi et al., 1998).

3.1.2 The Phenomenological Approach

The phenomenological approach is frequently used by business researchers attempting to examine the employees' behavior within the organization. The phenomenologists, in general, use techniques that are based on close examination and direct observations rather than application of models and formulas (Remenyi et al., 1998). The advocates of this philosophy argue that, to be able to understand all the aspects of phenomena, the examiner has to look deep from a close position to describe what is happening. They believe that this stage of examination is much important than the analysis stage where the researcher organizes data and compiles them to come up with conclusions. This approach assumes that a participant's behavior is influenced by the place and the time of the study, and this behavior will definitely change if the participant is detached from his/her setting (Easterby-Smith, Thorpe, & Lowe, 1994).

3.1.3 The Philosophical Approach Adopted

This study adopts the positivism philosophy. The questionnaires are distributed across the insurance company branches and collected from the participants without any interaction or direct interference in the process. Furthermore, the data are transformed into pure numerical codes,

without any human identity, and treated in a pure statistical manner. A regression model, among others, is used to describe the relationships that exist between the variables of interest.

3.2. The Reasoning Approach

Two reasoning approaches describe the way the researcher conducts his/her research: the deductive approach (also called the ‘top-down’ approach) and the inductive approach (referred to as the ‘bottom-up’ approach).

3.3.1 The Deductive Reasoning

The deductive reasoning starts with a general statement about a certain topic and re-investigates its reliability in the same context or in a different setting. Sometimes, the statement is translated into hypotheses and the latter are either accepted or rejected based on the analysis of the data on hand (Trochim, 2006).

3.3.2 The Inductive Reasoning

The inductive reasoning examines the inferences and the evidence in an attempt to find a useful argument to generate a conclusion. It gathers specific statements in the data collected by searching for consistent patterns in some relationships and then produces general statements. Inductive reasoning is also referred to as 'cause and effect reasoning' because it seeks to prove a conclusion first. This is usually derived from specific instances to develop a general conclusion (Trochim, 2006).

3.3.3 The Reasoning Approach Adopted

This study adopts a deductive reasoning since the topic on hand has been already discussed by many scholars and different conclusions were already generated as elaborated in the literature section. However, this research tries to replicate, in a new place (Lebanon), in a new industry (insurance) and in a new time frame (2018-2019), identical studies that have been previously conducted. Therefore, we start by a general theory and attempt to prove it again by supporting the already existing findings, or otherwise regenerating new ones.

3.3. Data Sources and Types

The data source refers to the origin of the data and classifies it as being primary or secondary. The data type refers to the nature of the data collected whether it is a quantifiable data or pure qualitative statements.

3.3.1 Primary Data

The primary data are data gathered and designed especially for the research purpose. The data are collected by forming focus groups, interviewing participants, engaging in direct observations and experiments, or by conducting surveys (O’Gorman & MacIntosh, 2015)

3.3.2 Secondary Data

The secondary data are data collected by someone other than the researcher. The government or even some private parties might collect data to issue statistical reports that can be used in research studies. The companies can circulate some useful reports concerning their operations and performances. Interviews that are previously conducted, video recordings, speeches

delivered in some conferences, news report, documents from archives and many other sources of data can be helpful for the researcher and readily available for the study. Therefore, the researcher collects data from public sources, compiles and organizes them for future analyses (O’Gorman & MacIntosh, 2015).

3.3.3 Qualitative Data

The qualitative data are the data that are unquantifiable in nature. They come in form of texts, video recordings, voice recordings, pictures, and others. Although they are numerical originally, researchers usually compile, organize and code the data in numerical forms in the intention to make the analyses easier and to better visualize the findings (Trochim, 2006).

3.3.4 Quantitative Data

The quantitative data are any data that can be measured and expressed in numerical values. This type of data enables the researcher to apply formulas and mathematical models. The quantitative data can be transcribed as qualitative reports as it is the case for the qualitative data that are sometimes coded numerically. Therefore a decisive distinction between the two types has become impractical (Trochim, 2006).

3.3.5 Data sources and types adopted

In this research, the author uses both primary and secondary data. The primary data are collected from the questionnaires administered to participants, and the secondary data are the sales volume in dollar figures provided by 'InsCo.'. Regarding the data type, it is quantitative in nature, given that it is expressed in numerical values, where mathematical and statistical models are applied.

3.4. Research Questions and Hypotheses

This study has two major objectives. The first objective is to find whether the perceived leadership style of the unit manager affects agents' performance and to detect, if any, the leadership style of the manager that is associated with the high sales volume generated by agents. The second one is to examine the effects of the big-five personality traits, if any, on sales agents' performance in one insurance company. Each objective is translated into a research question and answered by either accepting or rejecting its related hypotheses. The null hypothesis is a statement assuming that there is no statistical significance between the outcome variable and the independent variables, and it is denoted as H_0 . The alternative hypothesis is a statement assuming that there is a significant relationship between the tested variables, and it is denoted as H_1 .

3.4.1 The Perceived Leadership Style of the High Sales volume Agent's Unit Manger

Different leadership styles lead to different outcomes, which might have an impact on the employees' performance. Thus, this study's first objective is to detect whether the perceived leadership style (transformational, transactional or laissez faire) of the unit manager affects the sales agents' performance. This objective is addressed by the following research question and translated into two hypotheses. These hypotheses are reformulated in three sub-hypotheses to test each leadership style alone (transformational, transactional and laissez faire).

Research Question 1: Does the way the sales agents perceive their unit manager's leadership style affect their performance?

H.1₀: The perceived leadership style of the unit manager does not affect sales agents' performance.

H.1₁: The perceived leadership style of the unit manager affects sales agents' performance.

If H.1₀ is accepted, the analysis of the three sub-hypotheses presented in the independent variables section becomes useless. If this hypothesis is rejected, then the perceived leadership style of the unit manager affects the sales agent's performance and therefore it is necessary to test which perceived leadership style makes the agents reach the highest sales volume.

3.4.2 The Big Five Personality Traits of a High-Volume Sale Agent

The second objective is to find out if the Big Five personality traits of sales agents' affect their performance. This study attempts to investigate if being ranked among the top sales agents in the insurance companies is associated with a specific combination of the Big Five personality traits. This aim is addressed in the following research question, and translated into hypothesis as it is shown below. The hypothesis H2 will be subdivided into five sub-hypotheses in the following section to address each trait separately.

Research Question 2: Do sales agents' Big Five Personality Traits (extraversion, agreeableness, consciousness, neuroticism, and intellect/imaginatin) affect their performance?

H.2₀: The Big Five personality traits do not affect sales agents' performance.

H.2₁: The Big Five personality traits affect sales agents' performance.

Rejecting the null hypothesis indicates that the Big Five personality traits are factors that affect the agents' performance. Thus, it is important to test which specific trait(s) might lead to high performance. This is achieved by testing the sub-hypotheses presented in the independent

variables section. On the other hand, if H.2₀ is accepted, then the five sub-hypotheses presented in the next following section will be useless.

3.5. Sample and Variables

In this part, we will discuss the sample, the dependent variable (proxied by sales), and the independent variables translated by the leadership styles and the Big Five Traits.

3.5.1 Sample

The sample consists of 200 sales agents, which deemed feasible for inclusion in our research, in the 'InsCo.' insurance company in Lebanon. This study follows a purposive sampling technique since it selects a group of individuals that suits the purpose of the study, and disregards all other participants that do not meet the criteria set. It is worthy to note that those 200 agents are chosen out of 400 agents. The other 200 unselected agents are either pre-contracted or have very low sales volume, hence, the company did not agree to supply us with their sales figures. In order to secure access to the company and the participants under investigation, we sought permission from the chief executive officer (CEO) who allowed us to distribute the questionnaires amid the participants and supplied us with the sales volume figures as well. The sales volumes are extracted from the company's archive and sorted to track each agent's branch. The agents are found to be distributed into seven different branches which are Verdun, Hamra, Down-Town, Zalka, Jal Dib, Nahr-el-Kaleb, and Tripoli. The CEO communicated our message among the unit managers in all the branches. The unit managers gave us appointments during their weekly unit

meetings to smooth the process of distributing the questionnaires and collecting the data. Each of these 200 agents was asked to fill in two questionnaires.

3.5.2 Variables

3.5.2.1. The Dependent Variable [PERF]

In both research questions presented above, the dependent variable is the sales agents' performance (proxied by the sales volume). The sales volumes are extracted from the company's archive for the year 2018, and represent the net amount of money that the sales agent was able to collect in return of life insurance services sold to customers during that year. Rhodes, Hung, Lok, Lien, & Wu (2008) stated that measuring performance falls under two categories which are tangible and intangible. The tangible indicators can be characterized by the profit in dollar figures, cutting-costs, sales volume, and inventory turnover rate. On the other hand, the intangible indicators are customer satisfaction rate, product development, and the frequency of patterns. In our research, performance is objectively assessed, as the sales dollars figures are its tangible indicator.

3.5.2.2. The Independent Variables

3.5.2.2.1. Leadership Styles (Hypothesis H1)

In the first research question, the independent variable is the leadership style which, in our case, is one of the three styles: transformational, transactional or laissez faire. The leadership style is obtained and assessed using the Multi-Factor Leadership-5X questionnaire (MLQ-5X) discussed in the methodology section. Therefore, three sub-hypotheses are tested as follows:

3.5.2.2.1.1. Transformational Leadership [TRANSF]

Burns (1978) developed the transformational leadership theory based on Max Weber's theory of charisma (1947) and Maslow's hierarchy of needs (1970). He stated that transformational leaders mold the behaviors of their employees by inspiring them, and stimulating them to achieve organizational goals. Burns (1978) also suggested that transformational leaders should motivate their subordinates towards achievements and self-actualization rather than settling for the basic needs which are security and safety. After further research, Bass (1985) coined the transformational leadership theory and based it on Max Weber's theory of charisma and Burns' transforming leadership theory (1978). Bass (1985) described transformational leaders as change agents who have a vision and articulate this vision to their subordinates. These leaders act in ways to attain superior results by using behaviors classified into four dimensions and known as the "Four I's" which are: idealized influence (attributed and behavioral), inspirational motivation, intellectual stimulation, individualized consideration. Mattar (2016) found that the traits of an effective Lebanese university leader matched those of a transformational one given that the latter was able to make a huge progress in the campus. Moreover, Mackenzie et al. (2001) found a positive relationship between transformational leadership and agents' sales performance in a large national insurance company.

Based on the latter argument, a positive relation between the perceived transformational leader and sales agents' performance is expected

H.1.a: There is a significant positive relationship between the transformational leadership style and sales agents' performance.

3.5.2.2.1.2. Transactional Leadership [TRANS]

Bass (1997) argued that transactional leadership theory consists of using the carrot and stick approach – a method that involves rewarding people in order to persuade them to do something or punishing them if they refuse to do it- in order to attain certain goals. Bass (1985, 1990) also explains that transactional leadership has several aspects focused on the present time and place which are contingent reward, management-by-exception active and management-by-exception passive. There is a controversy regarding the impact of transactional leadership styles on employees' performance. It can either have a positive or negative impact on employees' satisfaction and performance. On one side, transactional leaders are able to accommodate the interests of their subordinates by giving contingent incentives (Bass, 2000). When employees are promised to be rewarded once they are able to complete their duties, they will be more motivated to work, then there will be a positive impact of transactional leadership style on employee's performance. This positive relationship was observed by Howell and Hall-Merenda (1999) who found that the transactional leadership style is a positive predictor of followers' performance. The same finding was obtained by Bass, Avolio, Jung and Berson (2003) who also proved that transactional leadership increases performance among soldiers.

On the other side, transactional leadership can also be described as situations where leaders punish poor work (Odumeru & Ogobonna, 2013). Furthermore, transactional leaders might be interested in process adherence, thus employees might be dissatisfied when they are only told on how to do things, rather than being empowered (Rowold & Schlotz, 2009). This creates a negative impact of this leadership style because it might create dissatisfaction if the employee fails to perform. Rejas, Ponce, Almonte and Ponce (2006) had investigated the impact of leadership styles on the performance of small firms in Chile. They found that transformational

leadership had a positive impact on performance while transactional leadership and laissez-faire had a negative impact on performance. Ojokuku, Odetayo, & Sajuyigbe (2012) found a negative impact of transactional leadership on employees' performance in Nigerian banks. Furthermore, Howell and Avolio (1993) and Bass (2008) confirm that transactional leadership had a negative impact on performance and satisfaction.

Based on this argument, a negative relation between the perceived transactional leader and the sales agents' performance is expected.

H.1.b: There is a significant negative relationship between the transactional leadership style and sales agents' performance.

3.5.2.2.1.3. Laissez-Faire Leadership [LAISF]

Chaudhry and Javed (2012) claimed that laissez-faire leadership does not emphasize people nor performance given that individuals cannot be predicted nor directed. Hence, a laissez-faire leader prefers to keep a low profile in order to avoid trouble in the workplace and depends on the few loyalists to get the job done. Moreover, Wong and Giesnner (2015) argued that laissez-faire leaders abdicate directing to subordinates and do not care about the employees' development as they assume that employees can take care of themselves. Laissez-faire leadership can have a positive or negative impact on employees' performance given the situation. For instance, Sebastian et al. (2017) found a positive relationship between laissez-faire leadership and employees' performance given that the employees had strong analytical skills and understood their responsibilities. On the other side, Chua et al. (2018) found that the laissez-faire leadership has a negative impact on employees' performance in situations where the employees lack the required experience and need a leader that spends time teaching and coaching them,

Based on the latter argument, there is a negative relation between the perceived laissez-faire leader and the agents' performance.

H.1.c: There is a significant negative relationship between the laissez-faire leadership style and sales agents' performance.

3.5.2.2.2. The Big Five Personality Traits (Hypothesis H2)

In the second research question, and based on previous literature, the Big Five personality traits were found to affect agents' performance. Therefore, the five factors (extraversion, agreeableness, openness, conscientiousness and neuroticism) are the independent variables that might explain the outcome variable (sales agents' performance). The variables are obtained from the mini-IPIP questionnaire (elaborated in the methodology section) and the definition of each variable along with its expected sign is presented in the section below.

3.5.2.2.2.1. Extraversion [EXTRA]

Extraverts are known for their outgoing and adventurous personality. They are confident, communicative, and sociable. They also enjoy travelling and socializing with different people from different countries (Costa & McCrae, 1992). In the same context, Shahila and Meenakshi (2012) revealed in their study that extraverts are better in learning foreign languages given the fact that they are more sociable and cheerful, which gives them the advantage of learning new cultures. Furthermore, Waheed et al. (2017) found a positive relationship between extraversion and agents' performance in the pharmaceutical and electronic industries in Pakistan. Similarly, extraversion was found as significant predictors of job performance of 404 employees of IT companies in Chandigarh (Tuteja & Sharma, 2017). Based on the earlier argument, a positive relation between extraversion and the agent's performance is expected.

H.2.a: The Big-Five Personality Trait, extraversion, has a positive effect on sales agent's performance.

3.5.2.2.2. Agreeableness [AGREA]

Rorhmann and Coetzer (2003) defined agreeableness as the likelihood of being selfless, caring to others' feelings, supportive, and helpful. However, a disagreeable person is more likely to be doubtful and competitive rather than supportive. Chandrasekara (2019) found that agreeableness indicated the greatest positive effect on job performance amid school teachers in Sri Lanka. Similarly, Witt et al. (2002) found that individuals high in conscientiousness and agreeableness outperformed their colleagues. Based on the latter argument, a positive relation between agreeableness and the agent's performance is expected.

H.2.b: The Big-Five Personality Trait, agreeableness, has a positive effect on sales agent's performance.

3.5.2.2.3. Intellect/Imagination [INTEL]

Costa and McCrae (1995) argue that people who score high on intellect/imagination are more likely to be artistic, creative, and always curious and ready to new experiences. They have a wide imagination and come out with new ideas. In addition, those individuals tend to welcome others' opinions, and are ready to accept their behaviors and attitudes (Liebert & Spiegler, 1994). In an attempt to identify the relationship between the Big Five Traits and job performance, Griffin and Hesketh (2004) found that intellect/imagination had the least impact in predicting employees' job performance. In Contrast, Tuteja and Sharma (2017), found that intellect/imagination, extraversion, and agreeableness were significant predictors of job performance in Chandigarh. Based on this latter argument, a positive relation between intellect/imagination and the agent's performance is expected.

H.2.c: The big-five personality trait, intellect/imagination, has a positive effect on sales agent's performance.

3.5.2.2.2.4. Conscientiousness [CONSC]

Oliver and Srivastava (1999) stated that conscientious individuals tend to be disciplined, responsible, and organized. They are aware of all the details and like to plan things in life. Moreover, Barrick et al. (1993) suggested that conscientious people are determined, hard-working, plan well, and aim to achieve their goals in a conscientious way. Tuteja and Sharma (2017) found that conscientiousness had an insignificant impact on job performance. In contrast, Barrick et al. (1991) found that conscientiousness was the only personality dimension that showed consistent relations with all job performance criteria for several occupational groups. Furthermore, Barrick et al. (1993) found that sales representatives who are high in conscientiousness are more likely to set goals and are more likely to be committed to goals, which in turn is associated with greater sales volume and higher supervisory ratings of job performance. The same positive relationship between conscientious and sales agent's performance in the life insurance industry was found in Poland (Janowski, 2018).

Based on the latter argument, a positive relation between conscientiousness and the agent's performance is expected.

H.2.d: The Big-Five Personality Trait, conscientiousness, has a positive effect on sales agent's performance.

3.5.2.2.2.5. Neuroticism [NEURO]

Bruck and Allen (2003) claimed that people who rank high in neuroticism tend to be stressed, anxious, sensitive, unsecure, and unconfident. It is very difficult for such people to separate between their families and work, and cannot handle the pressure and difficulties associated with

their jobs. Janowski (2018) revealed that neurotic life insurance sales agents were identified as the highest performers given that they are better at setting goals and they have higher expectations. On the contrary, a negative relationship between neuroticism and sales performance was found in Pakistan (Waheed et al., 2017). Furthermore, Chandrasekara (2019) found that there is a significant relationship between personality traits and job performance where neuroticism had the least effect amid teachers in Sri Lanka. Moreover, Tuteja and Sharma (2017) found a negative correlation between neuroticism and job performance.

Although the empirical evidence regarding the impact of neuroticism on performance is mixed, a negative relation between neuroticism and the sales agent's performance is expected.

H.2.e: The Big-Five Personality Trait, neuroticism, has a negative effect on sales agent's performance.

3.6. Methodology

This section presents the data collection methods which are the MLQ-5X and Mini-IPIP questionnaires. We will introduce them, discuss their validities, reliabilities, and their scorings. Furthermore, it explains the data processing and analysis, descriptive statistics, factor analysis, cronbach alpha, sum scores based on the scoring key, correlation analysis, analysis of variance (ANOVA), and the multiple linear regression.

3.6.1 Data Collection Method

Along with the sales volume extracted from the company's archives, the data collection method used for this study is a questionnaire that was distributed to the target sample. The questionnaire was structured and dictated by the research questions. It was hand delivered to each respondent and is in the form of closed-ended questions. The questionnaire is composed of an introduction

that disclosed an informed consent and three other major sections. First, the informed consent is an agreement that enables the participants to participate voluntary in the research and where their identity is promised to be protected. It includes the purpose of the research, the gap that this research will fill-in in the Lebanese Life insurance industry literature, the time required to fill-in the questionnaire, the researcher's contact number in case of emergency or withdrawal from the research, and a statement stating that the participant has the right to withdraw from the research at any time.

Second, is a biographical section divided into a personal biography and a professional biography. The personal biography section aims to reveal the participant's gender, marital status, number of children, and his/her age group. Whereas, the professional biography section seeks to reveal the highest degree earned by the participant, his/her area of specialty, years of experience in 'InsCo.', previous experience, and if there is any additional income that he/she earns. Third, a section that includes 45 statements aimed to capture the participant's perception of the leadership style practiced by his/her unit manager (MLQ-5X). Fourth and finally, a section that comprises a series of statements aimed to capture the agents' Big Five personality traits (Mini-IPIP). The likert scale is used in this study, where each response is given a numerical score and the scores summed to measure the participants' overall attitude (Cooper & Schindler, 2011).

3.6.2 Reliability and Validity

Mini IPIP and MLQ-5X questionnaires have been tested several times across different countries and cultures. It has been found that both questionnaires have a strong validity and reliability. The validity measures the extent to which the inferences and the propositions of a certain study are close to the real facts. There are four different types of validity. First, the external validity is the

degree to which the conclusions obtained in a study can be generalized. In other words, it is the extent to which the researcher is able to apply his/her findings to other contexts, places and times. Second, the construct validity is the degree to which the researcher is truly measuring what he/she intends to measure. This validity is referred to a “labeling issue”, and it is manifested whenever the researcher aims to measure a certain concept without confusing it with the measurement of another, which is a very similar. Third, the internal validity has an important consideration in the studies which are based on a cause-effect relationship. It intends to assure that the factors being studied are the only reasons behind the outcome obtained. The last type is the conclusion validity, also referred to as the “statistical validity”. It is the most important validity among the four validity types as it measures the degree to which the conclusions obtained in the study reflect reasonable and credible relationships (Trochim, 2006).

Another psychometric property that should be mentioned is the reliability of the instrument. The reliability judges the consistency and the steadiness of the results. It measures the trustworthiness of the measurements used in the study and their ability to give the same results any time. There are four types of reliability. First, the Inter-Rater or Inter-Observer Reliability measures the degree to which two different observers are able to similarly evaluate one single phenomenon. When human beings are the major source of measurement, the researcher may have concern about reliability, since humans by nature are distractible and get bored very easily when doing lengthy processes. Second, the Test-Retest Reliability assesses the consistency of the measure over the time. For example, reliability is attained when students taking a test at time 1 get similar results when they take the same test at time 2. However, a large interval of time between time 1 and time 2 might diminish the correlation between the two observations. Third, the parallel-forms reliability is used to assess the consistency of the results by addressing the same problem

in different forms for the same sample of people. This can be done by preparing for instance a large set of questions that tackles the same issue, divide the set equally in form A and form B and give it successively to the same participants. Here, the correlation between the two forms is the indicator of reliability in this case. Finally, the internal consistency reliability measures the extent to which several items for one single measurement can yield the same results (Thompson, 2003).

3.6.3 The Multi-Factor Leadership Questionnaire Short Form (MLQ-5X)

The Multi-Factor Leadership questionnaire (MLQ) is the most frequently used measure in assessing the full-range leadership. Studies revealed that 77% of the researchers use the MLQ, 18% adopt the Transformational Leadership Inventory (TLI) (Podsakoff, MacKenzie, Moorman, & Fetter, 1990), and the rest 5% use the measurement tools developed by Conger and Kanungo (1994), Pearce and Sims (2002), Wang and Howell (2012), and Wang, Oh, Courtright, and Colbert (2011). All of these assessment tools have been formulated to measure leaders' attributes, values, efficiency, emotional intelligence, and other traits (Sun, Chen, & Zhang, 2017). In this section, we will introduce the Multi-Factor Leadership questionnaire, the tool adopted in this study, as it is the most frequently used one. The authors have purchased the license to use the MLQ from Mind Garden which is the only publisher to this questionnaire. We will discuss the questionnaire's validity, reliability, and its scoring.

3.6.3.1. Introduction to the Multi-Factor Leadership Questionnaire

Bass (1985) argued that leadership is constituted of four scales which are transformational, transactional, laissez-faire, and leaders' outcomes. He claims that transformational and transactional leadership are independent dimensions that show concurrently in the behavioral

repertoire of leaders. According to Bass and Avolio (1993), the transformational leadership is composed of five dimensions which are idealized influence (attributed) or charisma, idealized influence (behavior), intellectual stimulation, inspirational motivation, and individualized consideration. The definition of the five dimensions is elaborated in the review of literature. Bass (1985) claimed that transactional leadership incorporates three dimensions which are contingent reward, and management-by-exception which is split into passive and active. The definitions of those three dimensions are also elaborated in the review of literature. The laissez-faire (avoiding) leadership style which is one dimension. And finally, the leaders' outcomes which incorporates three dimensions.

For the purpose of assessing the leadership style adopted by managers, Bass (1985) developed and published the multifactor leadership questionnaire (MLQ) which consists of 73 items (Bass & Riggio, 2006). The MLQ is one of the mostly used assessment tools to measure leadership styles in organizations (Avolio & Bass, 2004). However, in order to make it easier for the participants to fill in the questionnaire and for the ease of data collection purposes, Bass and Avolio (1995) developed the MLQ-5X short form which is also the most used refined version. The refinement process was handled by six leadership scholars who proposed additions and deletions of items based on the outcomes of earlier research using previous versions of the MLQ (Avolio, Bass, & Jung, 1995; Avolio, Bass, & Jung, 1999). It is worthy to mention that the purpose of the MLQ is not to identify someone as being transformational or transactional, however it is a tool to describe a leader as being more transformational and less transactional and vice versa (Avolio & Bass, 2004). The MLQ-5X short form, used in this research, consists of 12 subscales (see Appendix A). It is composed of 45 items of which 36 items representing the nine leadership factors described above (idealized influence (attributed) or charisma, idealized

influence (behavior), intellectual stimulation, inspirational motivation, and individualized consideration, contingent reward, active management-by-exception, passive management-by-exception, and laissez-faire) and nine items examining the leaders' outcomes (Bass & Avolio, 1995). Tables 2, 3, 4, and 5 identify the statements related to each of the twelve subscales, respectively.

Transformational Leadership	Leadership Construct	Item Number	Item Statement
	Idealized influence (Behavior)	6	Talks about his/her most important values and beliefs
		14	Specifies the importance of having a strong sense of purpose
		23	Considers the moral and ethical consequences of decisions
		34	Emphasizes the importance of having a collective sense of mission
	Idealized influence (Attributed)	10	Instills pride in me for being associated with him/her
		18	Goes beyond self-interest for the good of the group
		21	Acts in ways that builds my respect
		25	Displays a sense of power and confidence
	Inspirational motivation	9	Talks optimistically about the future
		13	Talks enthusiastically about what needs to be accomplished
		26	Articulates a compelling vision of the future
		36	Expresses confidence that goals will be achieved
	Intellectual stimulation	2	Re-examines critical assumptions to question whether they are appropriate
		8	Seeks differing perspectives when solving problems
		30	Gets me to look at problems from many different angles
		32	Suggests new ways of looking at how to complete assignments
	Individual consideration	15	Spends time teaching and coaching
		19	Treats me as an individual rather than just a member of the group
		29	Considers me as having different needs, abilities, and aspirations from others
		31	Helps me to develop my strengths

Table 2: Transformational Leadership constructs and its related statements in the MLQ-5X-short form

Source: Bass, B. M., & Avolio, B. J. (1995). MLQ Multifactor Leadership Questionnaire for research: permission set. Redwood City, CA: Mindgarden

Transformational Leadership	Leadership Construct	Item Number	Item Statement
	Contingent Reward	1	Provides me with assistance in exchange for my efforts
		11	Discusses in specific terms who is responsible for achieving performance targets
		16	Makes clear what one can expect to receive when performance goals are achieved
		35	Expresses satisfaction when I meet expectations
	Management by Exception (Active)	4	Focuses attention on irregularities, mistakes, exceptions, and deviations from standards
		22	Concentrates his/her full attention on dealing with mistakes, complaints, and failures
		24	Keeps track of all mistakes
		27	Directs my attention towards failures to meet standards
	Management by Exception (Passive)	3	Fails to interfere until problems become serious
		12	Waits for things to go wrong before taking action
		17	Shows that he/she is a firm believer in "If it isn't broke, don't fix it"
		20	Demonstrates that problems must become chronic before taking action

Table 3: Transactional Leadership constructs and its related statements in the MLQ-5X-short form

Source: Bass, B. M., & Avolio, B. J. (1995). MLQ Multifactor Leadership Questionnaire for research: permission set. Redwood City, CA: Mindgarden

Laissez-Faire Leadership	Leadership Construct	Item Number	Item Statement
	Laissez-Faire	5	Avoids getting involved when important issues arise
		7	Is absent when needed
		28	Avoids making decisions
		33	Delays responding to urgent questions

Table 4: Laissez-Faire Leadership constructs and its related statements in the MLQ-5X-short form

Source: Bass, B. M., & Avolio, B. J. (1995). MLQ Multifactor Leadership Questionnaire for research: permission set. Redwood City, CA: Mindgarden

Leaders' Outcomes	Leadership Construct	Item Number	Item Statement
	Extra Effort	39	Gets me to do more than I expected to do
		42	Heightens my desire to succeed
		44	Increases my willingness to try harder
	Satisfaction	38	Uses methods of leadership that are satisfying
		41	Works with me in a satisfactory way
	Effective	37	Is effective in meeting my job-related needs
		40	Is effective in representing me to higher authority
		43	Is effective in meeting organizational requirements
		45	Leads a group that is effective

Table 5: Leaders' outcomes and its related statements in the MLQ-5X-short form

Source: Bass, B. M., & Avolio, B. J. (1995). MLQ Multifactor Leadership Questionnaire for research: permission set. Redwood City, CA: Mindgarden

3.6.3.2. Validity and Reliability of the MLQ-5X short form

Over the last decade, the component factors incorporated in Bass and Avolio's (1995) MLQ model were criticized. After conducting several studies using the MLQ, Bycio, Hackett, and Allen (1995), Carless (1998), and Tepper and Percy (1994) argued that the factor structure of this measure might not always be stable. Furthermore, Tejada, Scandura, & Pillai (2001, p.36) succeeded in an attempt to prove that "there will be inter-correlation among the items across the subscales employed in the first-order, hypothesized structure of the MLQ-5X, that will result in poor model fit as assessed by confirmatory factor analysis (CFA)". Confirmatory factor analysis (CFA) is a multivariate statistical procedure that is used to pilot how well the calculated variables represent the number of constructs where researchers can define the number of factors required in the data and which calculated variable is associated to which latent variable. CFA is an instrument that is used to confirm or refute the measurement theory (Statistics solutions,

2013). On the opposite, Avolio et al. (1995) reported evidence for the construct validity of the MLQ-5X using CFA and a large sample of pooled data (N= 1394). In addition, the scale of the 5X form showed high internal consistency and factor loadings (Avolio et al., 1995). Moreover, Muenjohn and Armstrong (2008), after conducting a study on the construct validity of the MLQ using a sample of 138 participants, claimed that the confirmatory factor analysis (CFA) at the item level indicated that the nine-factor model was the best reflection of the data in his study and that the refined version of MLQ, which is MLQ-5X, is successful in assessing the full leadership factors representing transformational, transactional, and laissez-faire. Furthermore, Antonakis, Avolio, & Sivasubramaniam (2003) used a large homogeneous sample of 2,279 pooled male and 1,089 pooled female who assessed same-gender leaders and reported that the recent version of MLQ-5X is a valid and reliable instrument that can properly measure the nine components representing the full-range theory of leadership. "This full range includes leadership dimensions which are highly transformational at one end to those which are avoidant at the other end" (Avolio & Bass, 2004, p. 45). Avolio and Bass (2004) reported that all of the MLQ-5X scales' reliabilities were high, ranging from 0.74 to 0.94 on the total nine dimensions and for each leadership factor scale. Moreover, Shaikah and Ibrahim (2013) conducted a research where teachers were asked to assess their superior's leadership style amid 34 government schools in Dubai, by filling the MLQ-5X, and reported that the internal consistency of the scale was 0.95 using Cronbach alpha. Cronbach alpha, known as coefficient alpha, is a widely used index to quantify the reliability and internal consistency of items, where a Cronbach's alpha higher than 0.7 indicates internal consistency on the instrument (Thompson, 2003). Finally, Muenjohn and Armstrong (2008) conducted a study on 138 participants by translating the MLQ-5X from

English to Thai and reported a reliability of 0.87 for the Thai questionnaire and 0.86 for the English questionnaire using Cronbach alpha.

3.6.3.3. Scoring of the MLQ-5X short form

The MLQ-5X scale uses a five-point Likert scale which are: 0= Not at all, 1=Once in a while, 2=Sometimes, 3= Fairly often, and 4= Frequently, if not always (Bass & Avolio, 1995). Furthermore, the MLQ-5X is provided in a leader form and a rater form. The leader fills the leader form in order to assess his/her leadership style, and the subordinates fill the rater form for the purpose of assessing their superior's leadership style. In our study, a rater form will be filled in by the sales force in order to assess the perceived leadership style of their unit managers.

3.6.4 The International Personality Item Pool Mini-IPIP

This section introduces the Mini-IPIP questionnaire. We will also discuss its validity, reliability, and the scoring.

3.6.4.1.Introduction to the Mini-IPIP Questionnaire

Schmidt, Le, & Ilies (2003) argue that completing long questionnaires might be an annoying task to participants which can result in a huge amount of measurement errors due to the fact that participants could be in a bad mood or frustrated with the length of the questionnaire. In addition, lengthy assessment tools could cause the participants to drop out of the study (Schmidt et al., 2003). Therefore, researchers tend to create their own shorter versions of questionnaires derived from the parent measure (Stanton, Sinar, Balzer, & Smith, 2002). Examples of long questionnaires assessing the Big Five traits are the 60-item NEO Five-Factor Inventory (NEO-

FFI) (Costa & McCrae, 1992), the 50-item International Personality Item Pool – Five Factor Model (IPIP-FFM) (Goldberg, 1999), the 44-item Big Five Inventory (BFI) (John & Srivastava, 1999) and the 40-item Big Five Mini-Markers (Saucier, 1994). Due to the length of all of the above questionnaires, Gosling, Rentfrow, & Swann (2003) were encouraged to create their own Ten-Item personality Inventory (TIPI) assessment. Within the same context, Donnellan, Oswald, Baird, and Lucas (2006) were also encouraged to develop their own scale of assessment which is called the 20-item Mini-IPIP. Table 6 presents each item of the Mini-IPIP and to which factor it relates.

Item	Factor	Text	Original Item Number
1	E	Am the life of the party	1
2	A	Sympathize with others' feelings	17
3	C	Get chores done right away	23
4	N	Have frequent mood swings	39
5	I	Have a vivid imagination	15
6	E	Don't talk a lot (R)	6
7	A	Am not interested in other people's problems (R)	22
8	C	Often forget to put things back in their proper place (R)	28
9	N	Am relaxed most of the time (R)	9
10	I	Am not interested in abstract ideas (R)	20
11	E	Talk to a lot of different people at parties	31
12	A	Feel others' emotions	42
13	C	Like order	33
14	N	Get upset easily	29
15	I	Have difficulty understanding abstract ideas (R)	10
16	E	Keep in the background (R)	16
17	A	Am not really interested in others (R)	32
18	C	Make a mess of things (R)	18
19	N	Seldom feel blue (R)	19
20	I	Do not have a good imagination (R)	30

Table 6: 20-Item Mini-IPIP

Note: E= Extraversion, A= Agreeableness, C= Conscientiousness, N= Neuroticism, I= Intellect/Imagination, (R) = Reverse Scored Item. Source: Donnellan, M. B., Oswald, F. L., Baird, B. M., & Lucas, R. E. (2006).

3.6.4.2. Validity and Reliability of the Mini-IPIP

Donnellan et al. (2006) explored whether the short-form versions are reliable and valid similar to the parent measure of the Big Five. Thus, their goal was to come up with a short inventory of the big five while identifying scales that are effective predictors in psychological research (Donnellan et al., 2006). Thus, they chose to shorten the 50-item IPIP-FFM given that it is the mostly used assessment tool in personality research to mini-IPIP. The mini-IPIP contains 20 items, with four items per each scale of the Big Five (Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Intellect/Imagination) (see Appendix A). For each of the Big Five scale, Donnellan et al. (2006) sought to determine two items keyed in the positive direction and two items keyed in the negative direction taken into account Saucier and Goldberg's (2002) argument that stresses on the necessity of having balanced scales that have equal weights of positively and negatively keyed items.

In summary, the Mini-IPIP is a short assessment form of the 50-item IPIP-FFM tool which was elaborated and proven amid five independent and diverse samples. The mini-IPIP tool was derived in studies 1 and 2. Study 1 includes the elaboration of the mini-IPIP using a large sample of many college and university students ($N=2,663$). The authors used the second study as a refinement of the items selected in study 1 to investigate how well the mini-IPIP is connected to the Big Five traits and the IPIP-FFM using a sample of 329 undergraduates in psychology research ($N=329$). The results summarized in figure 4 which include the standard deviations, means, and Cronbach alpha of the mini-IPIP measure across the Big Five traits. The reliabilities were acceptable ranging from 0.65 for Intellect/Imagination to 0.77 for Extraversion in study 1 and from 0.7 for Intellect/Imagination to 0.82 for Extraversion in study 2.

Descriptive Statistics for the IPIP-FFM and Mini-IPIP (Studies 1 and 2)

		IPIP-FFM (50-items)			Mini-IPIP (20-items)		
		α	Mean	<i>SD</i>	α	Mean	<i>SD</i>
Convergent Validity							
Study 1 (<i>N</i> = 2,663)							
Extraversion	.93	.87	3.36	.77	.77	3.28	.90
Agreeableness	.89	.80	4.00	.57	.70	4.01	.69
Conscientiousness	.90	.80	3.57	.61	.69	3.42	.78
Neuroticism	.92	.85	2.72	.73	.68	2.54	.80
Intellect/Imagination	.85	.80	3.63	.58	.65	3.70	.73
Study 2 (<i>N</i> = 329)							
Extraversion	.94	.91	3.50	.81	.82	3.45	.90
Agreeableness	.91	.80	4.10	.54	.75	4.15	.64
Conscientiousness	.90	.81	3.49	.63	.75	3.40	.86
Neuroticism	.93	.89	2.84	.83	.70	2.62	.83
Intellect/Imagination	.83	.78	3.68	.57	.70	3.74	.76

Figure 4: Descriptive statistics for the IPIP-FFM and Mini-IPIP (Studies 1 and 2).

Source: Donnellan, M. B., Oswald, F. L., Baird, B. M., & Lucas, R. E. (2006).

Moreover, the authors conducted Study 3 to imitate the findings for the psychometric properties (reliability and validity) of the mini-IPIP on an independent sample to make sure that desirable properties found in the items selected in studies 1 and 2 were not a result of chance. The sample in study 3 consisted of 300 undergraduate students enrolled in psychology courses. The sample completed the 44-item Big Five Inventory (BFI) assessment tool developed by John & Srivastava (1999), the 20-item mini-IPIP and the 50-item IPIP-FFM (those three tools are known to be as the Big Five measures). They also completed the 10-item Rosenberg Self-Esteem scale (Rosenberg, 1965), the Behavioral Inhibition scale (BIS), and Behavioral Approach scale (BAS), originally created by Carver and White (1944) (those are known as the criteria).

The authors conducted a series of regression to investigate the predictive validity of each of the Big Five measures. They regressed each of the three criteria on a given set of the Big Five measures and concluded that the multiple R values were very similar amid the Big Five measures as shown in Table 7. The multiple R is a statistical measure that shows how strong the linear

relationship is. The more the value of multiple R is close to 1, the more there is a strong linear relationship.

	Self-Esteem	BIS	BAS
BFI	0.67	0.64	0.55
IPIP-FFM	0.72	0.64	0.60
Mini-IPIP	0.68	0.57	0.54

Table 7: The multiple R (Study 3)

BIS refers to Behavioral Inhibition Scale (Carver & White, 1994) and BAS refers to Behavioral Approach System (Carver & White, 1994). Source: Donnellan, M. B., Oswald, F. L., Baird, B. M., & Lucas, R. E. (2006).

Afterwards, the authors conducted Study 4 to test the short-term reliability. The sample consisted of 216 undergraduate students enrolled in psychology courses. Participants completed both questionnaires: the 50-item IPIP-FFM and the mini-IPIP. The short-term retest correlations for the IPIP-FFM scales were high, being 0.89, 0.72, 0.79, 0.87, and 0.83, for Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Intellect/Imagination, respectively. The retest correlations for Mini-IPIP scales were also high, being 0.87, 0.62, 0.75, 0.80, and 0.77 for Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Intellect/Imagination, respectively. Finally, the authors conducted study 5 to test the mini-IPIP scales' longer-term stability. The sample consisted of 148 undergraduates. Participants completed both questionnaires: the 50-item IPIP-FFM and the mini-IPIP. After conducting a series of regression to investigate the predictive validity of each of the Big Five measures, the Multiple R values were as follows in Table 8.

To conclude, the Mini-IPIP scales had acceptable internal consistencies across five studies (Alpha well above .60). Moreover, the Mini-IPIP scales showed a comparable pattern of convergent, discriminant, and criterion-related validity with other Big Five measures.

Collectively, these results indicate that the Mini-IPIP is a psychometrically acceptable and practically useful short measure of the Big Five factors of personality (Donnellan et al., 2006).

	Self-Esteem	BIS	BAS
IPIP	0.57	0.67	0.47
Mini-IPIP	0.56	0.65	0.49

Table 8: The multiple R (Study 5)

Source: Donnellan, M. B., Oswald, F. L., Baird, B. M., & Lucas, R. E. (2006). The Mini-IPIP Scales: Tiny-yet-effective measures of the Big Five Factors of Personality. *Psychological Assessment*, 18(2), 192–203. <https://doi.org/10.1037/1040-3590.18.2.192>

3.6.4.3. Scoring of the Mini-IPIP

The Mini-IPIP scale uses a five-point Likert scale which are: 1= Very inaccurate, 2= Moderately inaccurate, 3=Neither accurate nor inaccurate, 4= Moderately accurate, and 5= Very accurate. The twenty items are either positively keyed or negatively keyed. The negatively keyed items are denoted by (R). For the positively keyed items, the response to “Very inaccurate”, “Moderately inaccurate”, “Neither inaccurate nor accurate”, “Moderately accurate”, and “Very accurate” are assigned the values 1, 2, 3, 4, and 5 respectively. However, the negatively keyed items (denoted by the letter R), the response to “Very inaccurate”, “Moderately inaccurate”, “Neither inaccurate nor accurate”, “Moderately accurate”, and “Very accurate” are assigned the values 5, 4, 3, 2, and 1 respectively. Finally, when the numbers are assigned for all the items, the author sums all the values to obtain a total score (Donnellan et al., 2006).

3.6.5 Data processing and Analysis

Once data are collected, the next step is to ensure their accuracy and convert them from raw form to reduced and classified forms that are more appropriate for analysis. Thus, the quantitative data

collected from the questionnaires are coded, keyed in, entered into the statistical package for the social sciences (SPSS), version 22.

Descriptive and inferential statistical techniques are used for data analysis. First, descriptive statistics are used to measure the central tendency (mean, percentages, and frequencies) presented in graphs, tables and cross tabulations, while inferential statistics are used to make valid conclusions.

3.6.5.1.Descriptive Statistics

First, quantitative data analysis begins with descriptive statistics (i.e. mean, median, mode, minimum, maximum, standard deviation, and variance) which are presented using tables, frequencies and percentages. The purpose of descriptive statistics is to describe the main features of the data, the sample and the measures (Trochim, 2006).

3.6.5.2.Principal Component Analysis and Factor Analysis

Principal component analysis (PCA) is a statistical tool that interprets a set of data in which observations are reported by numerous inter-correlated quantitative dependent variables (Abdi & Williams, 2010). This statistical technique helps us in interpreting important relationships in a complex data. PCA reduces the complication in high-dimensional data by molding it into fewer dimensions (Lever, Krzywinski, & Altman, 2017). The goal of principal component analysis is to take out the required information from the data sheet, compress it by maintaining the most crucial information, and interpret the variables in each factor. In order to do so, PCA calculates new variables, labeled principal components, which shares the same linear combinations with the original variable. It is necessary that the first principal component to have the biggest variance. The second component is then calculated but with a constraint of having the largest variance and to be orthogonal to the first dimension. Finally, the other components are calculated likewise. In

the next stage, an orthogonal rotation should be specified by a rotation matrix. Varimax rotation, developed by Kaiser, is the most popular rotation method used to facilitate the data analysis. After a Varimax rotation, each component should have a small number of large loadings and a large number of small loadings. The result simplifies the interpretation since each statement will be associated with one of few number of components and each component represents only a small number of variables (Abdi & Williams, 2010).

Both Principal Components Analysis (PCA) and Factor Analysis are dimension reduction techniques. As mentioned earlier, PCA makes the components that are completely orthogonal to each other whereas Factor analysis does not require such the factors to be orthogonal i.e. the correlation between these factors is non-zero. Principal Component Analysis's approach to data reduction is to create one or more index variables from a larger set of measured variables. It does this using a linear combination (basically a weighted average) of a set of observed variables. The created index variables are called components. A Factor Analysis approaches data reduction in a fundamentally different way. It is a model of the measurement of a latent variable. This latent variable cannot be directly measured with a single variable (e.g. job satisfaction, leadership style, etc.). Instead, it is seen through the relationships it causes in a set of Y variables. Scholars suggest to run factor analysis if one assumes or wishes to test a theoretical model of latent factors causing observed variables, and to run principal component analysis If one wants to simply reduce your correlated observed variables to a smaller set of important independent composite variables. The two analyses are often conducted on the same data where a principal components analysis is conducted to determine the number of factors to extract in a factor analytic study.

Given that MLQ-5X and Mini-IPI were tested before for their validity and reliability, and the latent variables were already extracted, factor analysis will be conducted. However, in order to use them in another context (country, culture, industry, etc.), these instruments can be considered new, which makes it more appropriate to perform an exploratory factor analysis. (Chatzoudes, 2017).

3.6.5.3.Cronbach alpha

One of the most popular and globally used reliability measure in the social and organizational sciences is the Cronbach alpha reliability (Cronbach, 1951). Cronbach alpha, known as coefficient alpha, is a widely used index to quantify the reliability and internal consistency of items. Cronbach alpha ranges from 0 to 1, where a Cronbach value higher than 0.7 indicates internal consistency on the instrument (Thompson, 2003).

3.6.5.4.Sum scores based on the scoring key

New variables will be created. For example, the MLQ leadership dimensions consist of four items each, so the new sum scores will be computed for the four relevant items and the sum is divided by four (number of items) to reach an average sum score for each dimension. Consequently, new variables for leadership styles (Idealized Attributes, Idealized Behaviors, Intellectual Stimulation, Inspirational Motivation, Individualized Consideration, Contingent Reward, Management-by-exception Active and Passive, and Laissez-Faire) will be created. These are the variables which are going to be analyzed further. The same approach is used for each of the five personality traits to find the sum score for each trait, but without calculating the average.

3.6.5.5. Correlation Analysis

Correlation analysis is used to establish the strength of association between each of the perceived manager's leadership style and sales agents' performance and between each of the big-five personality traits and the sales agents' performance. This would help in evaluating the extent to which pairs of variables are strongly related, or not, before further analysis and running a regression. Pearson bivariate correlation is used for exploring the strength of the relationship between two variables, which gives an indication of both the direction (positive or negative) and the strength of the relationship. A positive correlation means that as one variable increases, the other variable increases. The correlation coefficient ranges from -1 to 1. The criterion employed in this study is that a correlation coefficient of 0.7 or above is considered as a strong relationship, a coefficient between 0.4 and 0.7 is considered as moderate, while a coefficient that is less than 0.4 depicts a weak relationship (Dancey and Reidy, 2004).

3.6.5.6. Analysis of Variance (ANOVA)

Analysis of Variance (ANOVA) is a type of inferential statistic used to determine if there is a significant difference between the means of two or more groups. ANOVA uses F-test to statistically test whether the means are equal. The F-statistic is named after Sir Ronald Fisher, under which the null hypothesis assumes that the means are equal.

Thus, data will be analyzed by grouping responses from respondents into two groups based on their sales performance (high versus low performers). Then, F-test will be used to compare the mean of the perceived leadership style of the high performers to the mean of the low performers (agents) on one side, and to compare the mean of each personality trait between the two groups. The level of significance to interpret the results is set at 0.05.

3.6.5.7. Multiple Linear Regression- OLS Regression

The Ordinary Least Square (OLS) regression is usually run in order to measure the impact of one independent variable (also called the explanatory variable) “X” on another dependent variable (also called the outcome variable) “Y”, holding all control variables unchanged (*ceteris paribus*) (Bellemare, 2011). Multiple linear regression is a type of correlation used when testing the predictive ability of a set of independent variables on one continuous dependent measure. Multiple regression gives information about how the variables making up the model contribute to the predictive ability of the model.

In this study, a multiple linear regression (MLR) is used, which is a linear regression having more than one explanatory variable affecting one single outcome variable.

The MLR takes the following general form:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \epsilon \quad (1)$$

Where:

Y: The outcome variable or the dependent variable.

X_1 - X_k : The explanatory variable or the independent variable.

β_0 : The value of the outcome variables when all the explanatory variables are equal to zero.

β_1 : indicate the change in Y per 1 unit increase in X_1 when other factors are kept constant.

β_2 : indicate the change in Y per 1 unit increase in X_2 when other factors are kept constant.

β_k : indicate the change in Y per 1 unit increase in X_k when other factors are kept constant.

ϵ : The error term, the residual value that shows the unintentional imperfection in the model's goodness of fit.

In this study, the MLR helps to estimate how each of the leadership style (X) can affect the agents' sales volume (Y), *ceteris paribus*, which is addressed in research question one. Furthermore, it estimates the impact of each of the Big Five personality traits (X) (holding all other variables constant) on the agents' sales volume (Y), which is addressed in research question two. Demographic variables are included as control variables.

The relationship described in any regression model, is never perfectly captured no matter how hard the observer tries to cautiously select the parameters. The individuals involved in the study may have intrinsic motivations that can never be determined, they make mistakes and there is always an inevitable hidden piece of data that cannot be discovered. For all these reasons, we include the error term at the end of equation (1) which explains what had been unintentionally ignored about the topic being studied. This error term is calculated as the difference between the actual and the predicted values, refereed to residuals (Bellemare, 2011).

Each explanatory variable is precedent by a coefficient as it shows in equation (1); the coefficient explains the magnitude of the effect that this variable exerts over the outcome variable. For every one percent change in the independent variable there is a β change in the outcome variable. β can be either positive or negative depending on the direction of the change occurring between the variables. This coefficient is positive in case the two variables (explanatory and outcome) move in the same direction and negative in the opposite case (Bellemare, 2011).

3.6.5.7.1. Stepwise Regression

Since the quantitative leadership styles and personality traits are measured on a continuous scale (score value), and since some items might be highly correlated, a step-wise linear regression will be used. The stepwise regression is a partially automated model-building process that consists of refining the model by adding and dropping some variables based on the significance of the t-test of their coefficients. This type of regression enables the researcher to extract the best set of variables that can “really” have an effect over the outcome variable. The process consists of adding and dropping variables successively based on the significance of their coefficients t-test values. The stepwise method combines two different approaches, the forward and the backward selections. In the forward approach, the analyst begins with a no-variable model and moves forward by adding variables in succession; whereas in the backward approach, the analysts starts with a full-variable model and move backward by dropping variables one by one. At each step, the t-statistics of the coefficients of all the variables included in the model are calculated, squared and referred to as the “F-to-remove” values. Similarly, this technique also finds the coefficients of the variables not included in the model by estimating the value of each coefficient that would have been computed if the appropriate variable was the next variable to be added to the model. The t-test is applied on these estimated coefficients, squared and the resulting measure is referred to “F-to-enter”. Therefore, the variables with the highest “F-to-enter” values are added and the variables with the lowest “F-to-remove” are dropped. The “F-to-enter” threshold value (p-value) have to be greater (lower) than or equal to the “F-to-remove” threshold value (p-value). Knowing that the F-statistic is obtained by squaring the t-statistics, an F-statistic equal to 4, corresponds to a t-statistic equal to 2, which corresponds to the usual 5% significance level (Nau, 2018). Each

variable is included if the probability of F-to enter is less than 0.05 and the probability of F-to-remove is above 0.10.

The SPSS software is used to carry out this test and the p-values are generated to indicate the significance level of the coefficients obtained on 10, 5, or 1 percent levels with the symbols *, **, and *** respectively (as it shows in Chapter four). Any p-value larger than the critical alpha provides evidence that the leadership style (or the Big 5 personality trait) has no statistically significant effect on the agents' sales volume. Any p-value lower than the critical alpha provides evidence that the leadership style (or the Big 5 personality trait) has a statistically significant effect on the agents' sales volume (Campbell, Lo, & Mackinlay, 1997).

Once the model building process is over, there is a need to assess the healthiness of the model obtained by examining the R-squared (R^2). The R^2 shows the proportion of variation in the dependent variable that the multiple linear regression model is able to explain in the presence of the predictors (x_1, x_2, \dots). The higher this measure, the better is the model robustness. However, the accuracy of the R-squared has been doubted since the value of R^2 increases automatically when more predictors are added to the model and therefore, the increase in this case cannot be considered an indicator of the model robustness. To solve this problem, R^2 is replaced by another alternative measure called the adjusted R^2 which does not necessarily increase when more factors are added to the model (STAT 501 Regression methods, 2018).

Before interpreting the regressions results, some assumptions will be tested, including autocorrelation, homoscedasticity, normality of residuals, and multicollinearity.

3.6.5.7.2. Autocorrelation

First, the autocorrelation assumption is that the covariance between the error terms over time is zero. It assumes that the errors are independent. If the errors are correlated with one another, it

would be stated that they are serially correlated. A scatterplot of each residual versus its corresponding time measurement is created to test the presence of dependency in the error terms. Assuming that the data are arranged based on a time-series pattern, the residuals should be randomly distributed around zero in case they are independent. The presence of any other pattern suggests an obvious dependency issue which we refer to it as the first-order autocorrelation (Golan, 2018). The presence of autocorrelation will be tested using Durbin-Watson (DW) as suggested by Brooks (2008).

The Durbin-Watson test tests the null hypothesis that linear regression residuals are uncorrelated, against the alternative hypothesis that autocorrelation exists. It reports a test statistic, with a value from 0 to 4, where values between 0 and 2 show positive autocorrelation (reject H_0), while a value equal to 2 shows zero autocorrelation, and values between 2 and 4 show negative autocorrelation (reject H_0) (Golan, 2018). According to Field (2009), values in the range of 1.5 to 2.5 are relatively normal, while values under 1 or more than 3 are a definite cause for concern.

3.6.5.7.3. Normality of Residuals

Second, one of the major assumptions in the regression is that the error terms (residuals) should be normally distributed, which means that the error terms should follow a normal distribution with mean μ that is theoretically equal to zero and variance σ^2 that is theoretically equal to 1. The Skewness-Kurtosis and Shapiro Wilk can be used to check the null hypothesis that the sample is drawn from a normally distributed population (Park, 2008). In this thesis, the normality will be tested by plotting the Predicted Probability plot (P-P) of residuals in the regression. The theoretical percentiles of the normal distribution are displayed on the X axis against the sample residuals' percentiles on the Y axis. The resulting relationship should be linear if the residuals are normally distributed. More specifically, if the data are normally distributed then the data

points will be close to the diagonal line. If the data points drift dramatically from the line, then the data are not normally distributed. Any other relationships indicating skewed residuals violates a major assumption for regression (STAT 462, 2018).

3.6.5.7.4. Homoscedasticity of Residuals

Third, one of the basic assumption of the regression is that the residuals should be homoscedastic. The assumption of homoscedasticity is that the residuals are approximately equal for all predicted dependent variables. In other words, the residuals should be equally distributed (i.e. the variance of the errors should be constant). If this assumption is violated (having heteroscedasticity), the probability of having a false positive result might be higher than the significance level (α) even when the null hypothesis is accepted (McDonald, 2014). Although early studies argued that heteroscedasticity is not a problem if the sub-groups are almost of the same size (Glass, Peckham, & Sanders, 1972), later studies argued that heteroscedasticity is a major problem in inflating positive results even when sub-groups have equal sizes (Harwell, Rubinstein, Hayes, & Olds, 1992). The problem of heteroscedasticity is usually remedied by transforming the data on hand using the logarithm, square roots or any other mathematical techniques.

Homoscedasticity will be checked by plotting the predicted values of the regressions (X-axis) against the residuals of the regressions (Y-axis). If the dots are randomly spread above and below zero on the X-axis and to the left and right of zero on the Y-axis, then we can conclude that there is no heteroscedasticity problem. In other words, the cluster of points should approximately have the same width all over (McDonald, 2014).

3.6.5.7.5. Multicollinearity

Finally, an important consideration that must be checked when running a multiple regression is multicollinearity or when two or more independent variables are highly correlated with each other. It can be a problem since independent variables that are highly correlated will essentially duplicate each other's effects on the dependent variable. Thus, multicollinearity weakens the accuracy of the analysis and minimizes the precision of the conclusions of the study. The estimated coefficient of one variable becomes dependent on other variables in the regression model, and the precision of each coefficient is reduced as more predictors are added. Furthermore, the marginal reduction in the error sum of squares of one independent variable becomes dependent on other independent variables in the regression model (Berry & Feldman, 1985). Multicollinearity will be tested by calculating the Variance Inflation factors (VIFs) where $VIF = 1/(1-R^2)$, which measures how much the standard error (variance) of the estimated coefficients is inflated or by calculating the Tolerance factor, which is the reciprocal of VIF. A VIF of 1 indicates the absence of correlation among the predictors, while a VIF that exceeds 10 (Tolerance above 0.1) indicates a serious multicollinearity problem that needs to be resolved (Berry & Feldman, 1985). Thus, in this thesis, multicollinearity will not be considered a problem if the VIF is less than 10.

In conclusion, this chapter explained the type of the data collected and the techniques used in the collection process. The methodologies used in the data manipulation and analysis have been clarified and the variables along with their expected signs are presented based on the empirical evidence found. Next, in chapter four, the methodologies will be applied on the collected data and the variables' expected signs will be revealed, which will lead to either accept or reject the

hypotheses formulated in this chapter. The following chapter generates some findings that will be interpreted, analyzed and linked to the evidence discussed in chapter two.

Chapter Four

DATA PRESENTATION AND ANALYSIS

Chapter three introduced the two research questions along with their variables and proxies. The expected relationships were established and translated into hypotheses. The methodologies used in the data collection and analysis were designed, explained and presented in their general form. This chapter will present the results obtained from the direct application of these methodologies. The questionnaires have been distributed to two hundred sales agents, however, one passed away and nine respondents were out of town, making the response rate 95 per cent, which is an excellent one. The responses of the two questionnaires (MLQ-5X short form and Mini-IPIP) are organized in SPSS sheets where univariate analyses are conducted as a first stage before running a regression. The OLS regression is used in a multivariate analysis setting to either confirm or reject the pre-assumed relationships between the outcome variable (sale agents' performance) and the explanatory variables (the perceived agent's unit manager leadership style and the agent's Big Five Traits). The results will be presented and linked to previous literature.

4.1. Descriptive statistics

In scientific research, descriptive statistics is considered a crucial part as it gives us an idea about the sample characteristics such as gender, marital status, age, and others. Descriptive statistics help us in reducing a group of values to a single value that can be easily understood and analyzed (Turner & Houle, 2019). Data on respondents' demographics are collected and analyzed. The variables included are gender, marital status, number of children, age, education, years of experiences at the current company, previous experience, and the presence of additional income.

This section presents the results. Data on respondents' demographics are collected and analyzed. Results reveal that the majority of the respondents (71.1%) are found to be male as opposed to females who constitute only 28.9% of the sample. This implies the dominance of males, as sales agents, in this insurance company. Seventy-seven participants (40.5%) are single, 106 participants (55.8%) are married, five participants (2.6%) are divorced, and two participants (1.1%) are widowed. Moreover, 44.2% of the participants have no children. With respect to age, half of the participants are found to be between 30 and 49 years. When it comes to the participants' level of education and the highest degree they earned, the findings reveal that two participants only (1.1%) hold a brevet degree (Grade 9), 19 participants (10%) hold a technical degree, 129 participants (67.9%) hold a Bachelor degree, and 40 participants (21.1%) hold a Master's degree. Thus, the majority of the participants hold a Bachelor degree, and specifically in Business (50%). While checking the participants' years of experience at the current company, results reveal that the majority of participants have an experience between 1 and 5 years, followed by those with more than 16 years, with the majority of the participants having no experience before contracting with this company. Moreover, 89.5% of the participants are found to be relying solely on the income generated from their current work.

The results are summarized in Table A in Appendix B.

4.2. Hypotheses

4.2.1. The Perceived Leadership Style of High Performing Sales Agents' Unit Manager

The first objective of this study is to detect if the perceived leadership style of the agent's unit manager affects sales agents' performance, which is tested by the first hypothesis **H.1**. Each leadership style (transactional, transformational and laissez-faire) is again tested separately and

addressed by the sub-hypotheses **H.1.a**, **H.1.b**, **H.1.c** respectively. The first part of the analysis helps detect, which perceived leadership style, if any, is the reason of being one of the top ranked sales agents (relative to their sales volume).

H.1₀: The perceived leadership style of the unit manager does not affect the sales agents' performance.

H.1₁: The perceived leadership style of the unit manager affects the sales agents' performance.

H.1.a: There is a significant positive relationship between transformational leadership and sales agents' performance.

H.1.b: There is a significant negative relationship between transactional leadership and sales agents' performance.

H.1.c: There is a significant negative relationship between laissez-faire leadership and sales agents' performance.

4.2.2. The Big Five Traits of High Performing Sales Agent

The second objective of this study is to detect if the Big Five Traits of the sales agents affect their performance, which is tested by the second hypothesis **H.2**. Each one of the Big Five Traits (extraversion, agreeableness, consciousness, neuroticism, and intellect/imagination) is then addressed separately and tested by the sub-hypotheses **H.2.a**, **H.2.b**, **H.2.c**, **H.2.d**, and **H.2.e** respectively. The second part of the analysis helps discover if being among the top sales agents (relative to their sales volume) is associated with a specific combination of the Big Five Traits. The Big Five Traits are obtained by the responses to the Mini-IPIP questionnaire.

H.2₀: The Big Five Traits do not affect the sales agents' performance.

H.2₁: The Big Five Traits affect the sales agents' performance.

H.2.a: The Big Five Traits, extraversion, has a positive effect on sales agents' performance.

H.2.b: The Big Five Traits, agreeableness, has a positive effect on sales agents' performance.

H.2.c: The Big Five Traits, conscientiousness, has a positive effect on sales agents' performance.

H.2.d: The Big Five Traits, neuroticism, has a negative effect on sales agents' performance.

H.2.e: The Big Five Traits, intellect/imagination, has a positive effect on sales agents' performance.

4.3. Factor Analysis

Factor analysis approach is one of the techniques used to evaluate the construct validity of variables. The construct validity is the degree to which the researcher is truly measuring what he/she intends to measure. It is manifested whenever the researcher aims to measure abstract concepts (such as attitudes, motivation, leadership) without confusing it with the measurement of another which is a very similar. After having a group of questions piloted, those that have the highest validity will be clustered and consequently included in the final statement (Thompson, 2003). Kerlinger (1970) argues that factor analysis is the most validated clustering techniques, and defined as a method for "determining the number and nature of the underlying variables among a large number of measures" (Quoted in Cohen et al., 2000, p.349). The factor analysis tool allows the researcher to calculate the number of the measured factors, to evaluate the conceptual distinction amid these factors, and to assess the extent to which these factors are verified empirically (Kerlinger, 1970). Factor analysis techniques vary in such features as the extraction methods (e.g. principal component, maximum likelihood, least squares) and the type of rotation (e.g. Varimax, Quartimax).

In this section, we will be discussing the factor analysis that we did for each set of statements making up, first the manager perceived leadership style and second, the sales agents Big Five Traits, given that Factor analysis is approached with a prior knowledge of which variables may be similar and therefore should load on a single factor (The authors who developed the questionnaires adopted in this study already specified the variables that should load on each factors). Varimax rotation is used. The latter seeks to maximize the variance within a factor (within a column of factor loadings) such that larger loadings are increased and smaller are minimized (Abdi & Williams, 2010).

4.3.1 Leadership factor analysis

We conducted a factor analysis on the different statements describing the perceived unit managers' leadership style. Table B in Appendix B presents the different statements and their loadings. The following statements, "Talks about his/her most important values and beliefs; Specifies the importance of having a strong sense of purpose; Considers the moral and ethical consequences of decisions; Emphasizes the importance of having a collective sense of mission; Instills pride in me for being associated with him/her; Goes beyond self-interest for the good of the group; Acts in ways that builds my respect; Displays a sense of power and confidence; Talks optimistically about the future; Talks enthusiastically about what needs to be accomplished; Articulates a compelling vision of the future; Expresses confidence that goals will be achieved; Re-examines critical assumptions to question whether they are appropriate; Seeks differing perspectives when solving problems; Gets me to look at problems from many different angles; Suggests new ways of looking at how to complete assignments; Spends time teaching and coaching; Treats me as an individual rather than just a member of the group; Considers me as

having different needs, abilities, and aspirations from others; Helps me to develop my strengths; and Directs my attention towards failures to meet standards”, loaded high on factor 1 which describes the transformational leadership.

In contrast, the following statements “Provides me with assistance in exchange for my efforts; Discusses in specific terms who is responsible for achieving performance targets; Makes clear what one can expect to receive when performance goals are achieved; Expresses satisfaction when I meet expectations; Focuses attention on irregularities, mistakes, exceptions, and deviations from standards; Concentrates his/her full attention on dealing with mistakes, complaints, and failures; Keeps track of all mistakes; Fails to interfere until problems become serious; Waits for things to go wrong before taking action; Shows that he/she is a firm believer in ‘If it isn’t broke, don’t fix it’; and Demonstrates that problems must become chronic before taking action” loaded high on factors 2 and 3, which will be combined together to describe the transactional leadership style. Finally, statements that loaded high on factor 4 are the following: “Avoids getting involved when important issues arise; Is absent when needed; Avoids making decisions; and Delays responding to urgent questions”. These statements describe the laissez-faire leadership.

There are as many components as there are variables but most are inconsequential. The consequence of a particular vector is determined by the magnitude of the associated eigenvalue. By default, SPSS uses Kaiser’s criterion of retaining factors with eigenvalues greater than 1 (Field, 2009). Four factors were, thus, retained under the unit manager’s leadership style, explaining a total of 68.58 per cent of the variance (Table C in Appendix B). By rotation, the factor structure was optimized and the relative importance of the factors extracted is equalized (Field, 2009).

4.3.2 Big Five Traits factor analysis

Regarding the Big Five personality traits, a factor analysis was also conducted on all the statements making up the Mini-IPIP used to assess the participant's personality traits. Table D in Appendix B shows the different statements and their loadings. The following five statements, "Have frequent mood swings; Am relaxed most of the time; Get upset easily; Make a mess of things"; and seldom feel blue loaded high on factor 1 which refers to the "Neuroticism" factor. Moreover, the statements that loaded high on factor 2, which describes "Extraversion", are the following: "Am the life of the party; don't talk a lot; talk to a lot of different people at parties; and Keep in the background".

Whereas, statements such as "Sympathize with others' feelings; Am not interested in other people's problems; Feel others' emotions; and Am not really interested in others", loaded high on factor 3 which entails "Agreeableness". Furthermore, the following statements, "Have a vivid imagination; Am not interested in abstract ideas; Have difficulty understanding abstract ideas; and do not have a good imagination" loaded high on factor 4 which refers to "Intellect/Imagination". Finally, the remaining three statements "Get chores done right away; Often forget to put things back in their proper place; and Like order" loaded high on factor 5 which refers to "Conscientiousness".

Again here, by default, SPSS uses Kaiser's criterion of keeping factors with eigenvalues greater than 1 (Field, 2009). Six factors were, thus, retained under the sales agents' personality traits, explaining a total of 72.665 per cent of the variance (Table E in Appendix B). By rotation, the factor structure was optimized and the relative importance of the factors extracted is equalized (Field, 2009).

4.4. Reliability (Cronbach's Alpha)

As discussed in chapter three, Cronbach's alpha is a widely used reliability measure that helps quantify the internal consistency of items, where a value of 0.7 and higher shows that there is a strong internal consistency, given that the higher is this value, the better it is. Cohen et al. (2000) state that Cronbach's alpha is used for the purpose of ensuring the internal reliability of each of the statements loading on a distinct factor. One of the reliability's characteristic is to make sure that all the items measure the same variable. This is done by contrasting the scores on any item with the total score on all the items. For the purpose of maintaining homogeneity of items, we eliminate the item's score that does not correlate with the total score (Trochim, 2006).

4.4.1 Leadership reliability

As mentioned in chapter three, Avolio and Bass (2004) reported that all of the MLQ-5X scales' reliabilities were high, ranging from 0.74 to 0.94 over the nine dimensions. In this research, we also computed the nine dimensions' reliabilities and came up with the following results as shown in Table 9. The high reliability figures obtained show that the MLQ-5X is a reliable instrument in the Lebanese context as well.

In order to make sure that our reliabilities are high, and since item twenty seven "Directs my attention towards failures to meet standards" loaded high on transformational leadership as mentioned above in the factor analysis, we decided to compute the Cronbach's alpha of the transformational leadership factor, including and excluding item twenty seven, and came up with the same $\alpha = 0.969$, as shown in Table 10, which is considered high and acceptable. We also computed the transactional leadership reliability (Excluding item 27) as shown in Table 11 and came up with a high and acceptable $\alpha = 0.871$.

Factor	Cronbach's alpha
Idealized influence (Behavior)	0.799
Idealized influence (Attributed)	0.862
Inspirational motivation	0.941
Intellectual stimulation	0.888
Individual consideration	0.888
Contingent reward	0.784
Management-by-exception (Active)	0.827
Management-by-exception (Passive)	0.963
Laissez-Faire	0.857

Table 9: Leadership reliability statistics

Factor	Cronbach's Alpha	Number of items
Transformational leadership (Excluding item 27)	0.969	20
Transformational leadership (Including item 27)	0.969	21

Table 10: Transformational leadership reliability statistics

Factor	Cronbach's Alpha	Number of items
Transactional leadership (Excluding item 27)	0.871	11

Table 11: Transactional leadership reliability statistics

4.4.2 Big Five Traits reliability

In Donellan et al. (2006), the reliabilities in study number one were acceptable such as 0.77, 0.7, 0.69, 0.68, and 0.65 for Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Intellect, respectively. In study number two; the reliabilities were 0.82, 0.75, 0.75, 0.7, and 0.7 for the same variables listed up, respectively, which are also considered high. In this research, we imitated Donellan et al. (2006) and computed the reliabilities of each factor solely and came up with the following results, as shown in Table 12. The Cronbach's alpha figures are 0.911, 0.893, 0.663, 0.845, and 0.771 for Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Intellect/Imagination, respectively, which are considered good to high, and acceptable.

Consequently, our study proves that the Mini-IPIP is also a reliable scale to assess the personality traits in a Lebanese context.

Factor	Cronbach's Alpha	Number of items
Extraversion	0.911	4
Agreeableness	0.893	4
Conscientiousness	0.663	4
Neuroticism	0.845	4
Intellect/ Imagination	0.771	4

Table 12: Big Five Traits reliability statistics

4.5. Analysis of Variance (ANOVA)

Analysis of variance, known as ANOVA or F-test, was first developed by Ronald Fish (Sullivan, n.d.). ANOVA is a group of statistical models used to interpret the dissimilarities amid group means in a sample. T-test and F-test are similar in context, however T-test is used to analyze the mean of a continuous variable for two groups, while F-test analyzes the mean of a continuous variable in more than two independent groups as follows:

- H_0 : All means are equal $\mu_1 = \mu_2 = \mu_3 \dots = \mu_k$
- H_1 : Means are not all equal

Where, H_0 is accepted if the significance level is higher than the agreed one, but refuted if the significance level is below the preset level, concluding that not all the means are equal (Sullivan, n.d.). The significance level is the likelihood of an error to be made where an error rate of 5 percent is considered acceptable (Significance level, 2016).

In this section, we will start by comparing the sales performance by different demographic variables. Then, respondents will be divided into two groups based on their sales performance

(high versus low performers). We will interpret the variances and significance level of each of the forty-five statements in the MLQ-5X and the variances and significance level of the nine dimensions in the MLQ-5X between the two groups. In addition, the same interpretation will be done on the twenty statements in the Mini-IPIP and then on the five dimensions in the Mini-IPIP questionnaire.

4.5.1 Demographic variables analysis of variance

Concerning the performance by demographic variables, we computed the sales volume means and significance levels to identify the demographic variables that affect the sales volume. The results are summarized in Table F in Appendix B.

Table F in Appendix B shows that males have a higher mean (\$63,608) than females' one (\$60,845), or in other words, males are performing better than females. However, the difference between males and females performance is found to be insignificant with a coefficient of 0.788. Moving to the age group, sales agents who are between 40 and 49 years old outperformed their colleagues (Mean= \$82,005) and the difference between the groups is significant with a coefficient of 0.035, significant at $p < 0.05$. Therefore, we tested the homogeneity of variances as shown in Table G in Appendix B which reflects a coefficient of 0.021, significant at $p < 0.05$. Given that equal variances are assumed, we computed the Hochberg post-hoc test (Table H in Appendix B), which indicates that those who are aged between 40 and 49 years have a higher performance as compared to those who are aged 50 and more with a coefficient of 0.037, significant at $p < 0.05$. Regarding the number of children, the difference is found to be insignificant with a coefficient of 0.162. Moreover, we were surprised to see that the two sales agents who had only a "Brevet" as the highest held degree they hold, performed better than the

rest with a Mean of \$96,088. The reason behind this unpredictable figure, could be attributed to their personality traits. However, the difference is also insignificant with a coefficient of 0.73. Furthermore, the performance by “specialty” and by “years of experience” is also found to be insignificant with coefficients of 0.667 and 0.329 respectively. And finally, agents who had a previous experience in Business (Mean= \$91,508) outperformed the agents who had no experience, or a non-Business experience with means of \$55,145 and \$48,888, respectively. Therefore, we computed the test of homogeneity of variance and came up with a coefficient of 0.000, significant at $p < 0.001$, as shown in Table I in Appendix B. Then, the Hochberg test is run, and results show that sales agents who had a previous experience in Business outperformed the non-Business sales agents by \$36,362, with a difference coefficient of 0.03, statistically significant at $p < 0.01$ (Table J in Appendix B).

4.5.2 Leadership Analysis of Variance

Table 13 summarizes the means of both low and high performing sales agents on all of the transformational leadership statements. It also includes the means and significance level of each statement and each dimension.

The high performers’ means of each of the statements making up the “Idealized Influence behavior” (II(B)) dimension are higher than the low performers’ means. However, only statement number six, “Talks about his/her most important values and beliefs” showed a significant difference between the two groups with a coefficient of 0.023, significant at $p < 0.05$. Moreover, when the total is highlighted, the high performers’ mean of II(B) is also higher than the low performers’ mean, but with an insignificant difference, with a coefficient of 0.115. Thus,

we can conclude that II(B) is found to be an insignificant factor in assessing the difference in the sales agents' performance.

Moving to the next dimension, "Idealized Influence Attributed" (II(A)), the high performers' mean is higher than the low performers' mean on each of the statements making up this dimension. However, only two statements "Instills pride in me for being associated with him/her" and "Displays a sense of power and confidence" showed a significant difference between the two groups with coefficients of 0.000 and 0.023 respectively, significant at $p < 0.05$. In addition, the difference in the two groups' means for the II(A) dimension is 0.007, significant at $p < 0.01$. Thus, we can conclude that II(A) plays a significant positive role in the sales agents' performance.

With respect to the "Inspirational Motivation" (IM) dimension, the high performers' means are all higher than the low performers' ones for each statement under this leadership construct. The differences are significant with coefficients ranging between 0.002 and 0.037, significant at $p < 0.05$ or $p < 0.01$. Consequently, when the total is highlighted, the difference in the means between the two groups ended up being significant with a coefficient of 0.003. Hence, when sales agents perceived their unit manager as high on the Inspirational Motivation dimension, they significantly outperformed their colleagues who did not rate their unit manager the same way.

Transformational Leadership	Leadership Construct (Dimension)	Item No.	Item Statement	Low performers Mean	High performers Mean	Total Mean	Sig.
	Idealized influence (Behavior)	6	Talks about his/her most important values and beliefs	2.7769	3.1167	2.8842	0.023*
		14	Specifies the importance of having a strong sense of purpose	2.4769	2.7	2.5474	0.053

		23	Considers the moral and ethical consequences of decisions	3.4077	3.4167	3.4105	0.918
		34	Emphasizes the importance of having a collective sense of mission	2.3846	2.4	2.3895	0.89
		Total		2.7615	2.9083	2.8079	0.115
	Idealized influence (Attributed)	10	Instills pride in me for being associated with him/her	2.2308	2.7833	2.4053	0.000**
		18	Goes beyond self-interest for the good of the group	3	3.1667	3.0526	0.173
		21	Acts in ways that builds my respect	3.2462	3.4	3.2947	0.129
		25	Displays a sense of power and confidence	2.5923	2.8833	2.6842	0.023*
		Total		2.7673	3.0583	2.8592	0.007**
	Inspirational motivation	9	Talks optimistically about the future	3.0846	3.35	3.1684	0.037*
		13	Talks enthusiastically about what needs to be accomplished	3.0077	3.4	3.1316	0.002**
		26	Articulates a compelling vision of the future	3.0077	3.3667	3.1211	0.005**
		36	Expresses confidence that goals will be achieved	2.8538	3.2	2.9632	0.004**
		Total		2.9885	3.3292	3.0961	0.003**
	Intellectual stimulation	2	Re-examines critical assumptions to question whether they are appropriate	2.4308	2.7	2.5158	0.044*
		8	Seeks differing perspectives when solving problems	2.4077	2.7167	2.5053	0.016*
		30	Gets me to look at problems from many different angles	2.4846	2.6	2.5211	0.38
		32	Suggests new ways of looking at how to complete assignments	2.4308	2.5667	2.4737	0.29
		Total		2.4385	2.6458	2.5039	0.066

Individual consideration	15	Spends time teaching and coaching	2.7154	3.15	2.8526	0.004**
	19	Treats me as an individual rather than just a member of the group	2.3	2.7333	2.4368	0.008**
	29	Considers me as having different needs, abilities, and aspirations from others	2.5923	2.9667	2.7105	0.002**
	31	Helps me to develop my strengths	2.3154	2.85	2.4842	0.001**
	Total		2.4808	2.925	2.6211	0.001**
	Transformational Leadership Total (excluding statement 27)		2.6873	2.9733	2.7776	0.006**
		27	Directs my attention towards failures to meet standards	2.4692	2.7167	2.5474
Transformational Leadership Total (including statement 27)			2.6769	2.9611	2.7667	0.005**

Table 13: Transformational Leadership ANOVA and Significance Level

*, ** indicate significance at 5% and 1% respectively

Concerning the “Intellectual Stimulation” (IS) dimension, the high performers’ means are also all higher than the low performers’ ones for each statement under this leadership construct. However, only two statements “Re-examines critical assumptions to question whether they are appropriate” and “Seeks differing perspectives when solving problems” showed a significant difference between the two groups with a coefficients of 0.044 and 0.016 respectively, significant at $p < 0.05$. Moreover, when the total is highlighted, the high performers’ mean of IS is also higher than the low performers’ mean, but with an insignificance difference, with a coefficient of 0.066, insignificant at $p < 0.05$.

Regarding the last dimension, “Individual Consideration” (IC), the high performers’ means are all higher than the low performers’ ones on each of the statements making up this dimension. As shown in Table 13, all the statements showed a significant difference with coefficients of 0.004, 0.008, 0.002, and 0.001 for statements fifteen, nineteen, twenty-nine, and thirty-one respectively,

significant at $p < 0.01$. Consequently, when the total is highlighted, the difference in the means between the two groups ended up being significant with a coefficient of 0.001, significant at $p < 0.01$. Thus, when sales agents perceived their unit manager as high on the Individual Consideration dimension, they significantly outperformed their colleagues who did not rate their unit manager the same way.

As we mentioned in the factor analysis earlier, statement twenty-seven, “Directs my attention towards failures to meet standards” loaded on the transformational leadership factor with a mean of 2.7167 for the high performers, higher than the mean for low performers (2.4692). Thus, we deemed it necessary to analyze the data in two ways just to make sure that this awkward loading would not change the results. Consequently, the transformational leadership factor was analyzed, first with excluding and second, by including statement twenty-seven. The results came out similar where the high performers’ means are higher than the low performers’ ones. The difference in the means between the two groups (excluding statement twenty-seven) ended up being significant with a coefficient of 0.006, significant at $p < 0.01$. Moreover, the difference in the means between the two groups (including statement twenty-seven) also ended up being significant with a coefficient of 0.005, significant at $p < 0.01$. Hence, when sales agents perceived their unit manager as high on the transformational leadership, they significantly outperformed their colleagues who did not rate their unit manager the same way.

Table 14 summarizes the means of both low and high performing sales agents on all the transactional leadership statements. It also includes the means and significance level of each statement and each dimension.

The low performers' mean of each statement making up the "Contingent Reward" (CR) dimension is higher than the high performers' mean except for statement thirty-five "Expresses satisfaction when I meet expectations" which showed a lower mean for the low performers when compared to the high performers. The differences are significant with coefficients of 0.000 and 0.006, significant at $p < 0.01$, for the statements one and eleven "Provides me with assistance in exchange for my efforts" and "Discusses in specific terms who is responsible for achieving performance targets", respectively. Consequently, when the total is highlighted, the low performers' mean of the CR dimension is also higher than the high performers' mean with a coefficient of 0.014, significant at $p < 0.05$. Hence, when sales agents perceived their unit manager as low on the "Contingent Reward" dimension, they significantly outperformed their colleagues who did not rate their unit manager the same way. The low performers' mean of statement making up the "Management-by-Exception (Active)" (MBEA) dimension is higher than the high performers' mean, except for statement twenty-four "Keeps track of all mistakes". However, none of the statements showed a significant difference between the two groups. Moreover, when the total is highlighted, the low performers' mean of MBEA is also higher than the high performers' mean, but with an insignificant difference, with a coefficient of 0.755. Thus, we can conclude that MBEA is found to be an insignificant factor in assessing the difference in the sales agents' performance.

Transactional Leadership	Leadership Construct	Item No.	Item Statement	Low performers Mean	High performers Mean	Total Mean	Sig.
	Contingent reward	1	Provides me with assistance in exchange for my efforts	2.9231	2.4000	2.7579	0.000**
		11	Discusses in specific terms who is responsible for achieving performance targets	3.2769	2.95	3.1737	0.006**
		16	Makes clear what one can expect to receive when performance goals are achieved	3.4	3.25	3.3526	0.22
		35	Expresses satisfaction when I meet expectations	3.3385	3.3833	3.3526	0.658
		Total		3.2346	2.9958	3.1592	0.014*
	Management by exception (Active)	4	Focuses attention on irregularities, mistakes, exceptions, and deviations from standards	3.0923	3.0667	3.0842	0.834
		22	Concentrates his/her full attention on dealing with mistakes, complaints, and failures	3.1692	3.0333	3.1263	0.3
		24	Keeps track of all mistakes	2.9769	3.0333	2.9947	0.681
		Total		3.0795	3.0444	3.0684	0.755
	Management by exception (Passive)	3	Fails to interfere until problems become serious	0.8538	0.55	0.7579	0.065
		12	Waits for things to go wrong before taking action	0.7462	0.5667	0.6895	0.282
		17	Shows that he/she is a firm believer in “If it isn’t broke, don’t fix it”	1.0154	0.5333	0.8632	0.002**
		20	Demonstrates that problems must become chronic before taking action	0.7538	0.4667	0.6632	0.08
		Total		0.8423	0.5292	0.7434	0.042*
	Transactional Leadership Total			2.3224	2.1121	2.2560	0.024*

Table 14: Transactional Leadership ANOVA and Significance Level

*, ** indicate significance at 5% and 1% respectively

Moving to the last dimension, “Management-by-Exception (Passive)” (MBEP), the low performers’ mean is higher than the high performers’ mean on each statement making up this dimension. However, only one statement “Shows that he/she is a firm believer in (If it isn’t broke, don’t fix it)” shows a significant difference between the two groups with a coefficient of 0.002, significant at $p < 0.01$. In addition, the difference in the two groups’ means for the MBEP dimension is 0.042, significant at $p < 0.05$. Hence, when sales agents perceived their unit manager as low on the MBEP, they significantly outperformed their colleagues who did not rate their unit manager similarly.

Finally, the transactional leadership was analyzed. The low performers’ mean is higher than the high performers’ mean where the difference in the means between the two groups (excluding statement twenty-seven) ended up being significant with a coefficient of 0.024, significant at $p < 0.05$. Thus, when sales agents perceived their unit manager as low on transactional leadership, they significantly outperformed their colleagues who did not rate their unit manager the same way.

Table 15 summarizes the means of both low and high performing sales agents on all of the laissez-faire leadership statements. It also includes the means and significance level of each statement and each dimension. The high performers’ means of each statement making up the “Laissez-Faire” (LF) dimension is higher than the low performers’ mean, except for statement twenty-eight “Avoids making decisions” which shows a lower mean for high performers. However, none of the statements showed a significant difference between the two groups. Moreover, when the total is highlighted, the high performers’ mean of LF is also higher than the low performers’ mean, but with an insignificant difference, with a coefficient of 0.733. Thus, we can conclude that “Laissez-Faire” is found to be an insignificant factor in assessing the

difference in the sales agents' performance. The extremely low mean values obtained for all statements making up the laissez-faire construct show that Lebanese supervisors are never absent from intervening in their subordinates' daily activities.

Laissez-Faire Leadership	Leadership Construct	Item No.	Item Statement	Low performers Mean	High performers Mean	Total	Sig.
	Laissez-Faire	5	Avoids getting involved when important issues arise	0.4769	0.55	0.5	0.587
		7	Is absent when needed	0.2385	0.35	0.2737	0.306
		28	Avoids making decisions	0.7462	0.6833	0.7263	0.659
		33	Delays responding to urgent questions	0.2308	0.25	0.2368	0.854
		Total		0.4231	0.4583	0.4342	0.733

Table 15: Laissez-faire ANOVA and Significance Level

Table 16 summarizes the means of both low and high performing sales agents on all of the leaders' outcomes statements. It also includes the means and significance level of each statement and each dimension.

The high performers' mean of each statement making up the "Extra Effort" dimension is higher than the low performers' mean. As shown in Table 16, all the statements showed a significant difference with coefficients of zeros, significant at $p < 0.01$. Consequently, when the total is highlighted, the difference in the means between the two groups ended up being significant with a coefficient of 0.00, significant at $p < 0.01$. Thus, when sales agents perceived their unit manager as high on the "Extra Effort" dimension, they significantly outperformed their colleagues who did not rate their unit manager the same way.

Moving to the next dimension, “Satisfaction”, the high performers’ means were higher on all the statements than those of low performers. Moreover, all the statements showed a significant difference, with a coefficient of 0.029, significant at $p < 0.05$, for statement thirty-eight “Uses methods of leadership that are satisfying”, and 0.006, significant at $p < 0.01$ for statement forty-one “Works with me in a satisfactory way”. Consequently, when the total is highlighted, the difference in the means between the two groups ended up being significant with a coefficient of 0.009, significant at $p < 0.01$. Thus, when sales agents perceived their unit manager as high on “Satisfaction”, they significantly outperformed their colleagues who did not rate their unit manager similarly.

With respect to the “Effective” dimension, the high performers’ means are all higher than the low performers’ ones for each statement under this leadership outcome construct except for statement forty-three, “Is effective in meeting organizational requirements”. Moreover, statements thirty-seven and forty-five, “Is effective in meeting my job-related needs” and “Leads a group that is effective” showed coefficients of 0.02 and 0.022 respectively, significant at $p < 0.05$. In addition, statement forty, “Is effective in representing me to higher authority”, showed a coefficient of 0.002, significant at $p < 0.01$. Consequently, when the total is underlined, the difference in the means between the two groups ended up being significant with a coefficient of 0.011, significant at $p < 0.05$. Hence, when sales agents perceived their unit manager’s leadership style’s outcome as high on effectiveness, they significantly outperformed their colleagues who did not rate their unit manager similarly.

Leaders' Outcomes	Leadership Construct	Item No.	Item Statement	Low performers Mean	High performers Mean	Total Mean	Sig.
	Extra Effort	39	Gets me to do more than I expected to do	2.1692	2.6667	2.3263	0.000**
		42	Heightens my desire to succeed	2.0615	2.8	2.2947	0.000**
		44	Increases my willingness to try harder	2.0846	2.75	2.2947	0.000**
		Total		2.1051	2.7389	2.3053	0.000**
	Satisfaction	38	Uses methods of leadership that are satisfying	2.3308	2.6	2.4158	0.029*
		41	Works with me in a satisfactory way	2.3923	2.7333	2.5	0.006**
		Total		2.3615	2.6667	2.4579	0.009**
	Effective	37	Is effective in meeting my job-related needs	2.2231	2.4833	2.3053	0.02*
		40	Is effective in representing me to higher authority	0.6846	1.2167	0.8526	0.002**
		43	Is effective in meeting organizational requirements	2.5308	2.5	2.5211	0.818
		45	Leads a group that is effective	2.0615	2.3333	2.1474	0.022*
		Total		1.875	2.1333	1.9566	0.011*

Table 16: Leaders' Outcomes ANOVA and Significance Level

*, ** indicate significance at 5% and 1% respectively

4.5.3 Big Five Traits Analysis of Variance

Table 17 summarizes the means of both low and high performing sales agents on all of the agents' Big Five Traits. It also includes the means and significance level of each statement and each dimension. The high performers' mean of each statement making up the "Extraversion" dimension is higher than the low performers' one. Moreover, all the statements making up this dimension, showed a coefficient of 0.000, significant at $p < 0.01$. Consequently, when the total is highlighted, the high performers' mean for "Extraversion" is also higher than the low performers' mean, with a coefficient of 0.000, significant at $p < 0.01$. Thus, we can conclude that "Extraversion" plays a significant positive role in the sales agents' performance.

Big Five Traits	Factor	Item No.	Item Statement	Low performers Mean	High performers Mean	Total Mean	Sig.
	Extraversion	1	Am the life of the party	3.2538	4.4333	3.6263	0.000**
		6	Don't talk a lot	3.7077	4.7167	4.0263	0.000**
		11	Talk to a lot of different people at parties	3.4154	4.5333	3.7684	0.000**
		16	Keep in the background	3.5077	4.5833	3.8474	0.000**
	Total			13.8846	18.2667	15.2684	0.000**
	Agreeableness	2	Sympathize with others' feelings	4.4692	4.3167	4.4211	0.2640
		7	Am not interested in other people's problems	4.0846	4.25	4.1368	0.242
		12	Feel others' emotions	4.1077	4.1833	4.1316	0.506
		17	Am not really interested in others	4.2077	4.2833	4.2316	0.554
	Total			16.8692	17.0333	16.9211	0.718
	Conscientiousness	3	Get chores done right away	3.7462	3.7	3.7316	0.8000
		8	Often forget to put things back in their proper place	3.8615	3.95	3.8895	0.594
		13	Like order	4.0077	4.0333	4.0158	0.825
	Total			11.6154	11.6833	11.6368	0.867
	Imagination	5	Have a vivid imagination	3.7615	4.0333	3.8474	0.0910
		10	Am not interested in abstract ideas	3.1385	3.2833	3.1842	0.472
		15	Have difficulty understanding abstract ideas	3.1	3.1667	3.1211	0.748
		20	Do not have a good imagination	3.9538	4.0833	3.9947	0.342
	Total			13.9538	14.5667	14.1474	0.265
	Neuroticism	4	Have frequent mood swings	3.2769	2.0833	2.9	0.000**
		9	Am relaxed most of the time	3.2077	2.2167	2.8947	0.000**
		14	Get upset easily	3.2538	1.8	2.7947	0.000**
		19	Seldom feel blue	2.8308	2.1833	2.6263	0.001**
		18	Make a mess of things	3.1692	3.8833	3.3947	0.000**
	Total			15.7385	12.1667	14.6105	0.000*

Table 17: Big Five Traits ANOVA and Significance Level

*, ** indicate significance at 5% and 1% respectively

Moving to the next dimension, “Agreeableness”, the high performers’ mean is higher than the low performers’ mean on each statement making up this dimension, except for statement two, “Sympathize with others’ feelings”. In addition, none of the statements under this dimension has shown significance. Moreover, when the total is highlighted, the high performers’ mean for “Agreeableness” is also higher than the low performers’ one, but with an insignificant difference, with a coefficient of 0.718. Thus, “Agreeableness” is found to be an insignificant factor in assessing the difference in the sales agents’ performance.

With respect to the “Conscientiousness” dimension, the high performers’ means are all higher than the low performers’ ones except for statement three, “Get chores done right away”. However, all these differences are insignificant. Consequently, when the total is taken into account, the high performers’ mean for “Conscientiousness” is also higher than the low performers’ one, but with an insignificant difference, with a coefficient of 0.825. Thus, “Conscientiousness” is found to be an insignificant factor in assessing the difference in the sales agents’ performance.

Moreover, the high performers’ means of the statements making up the “Imagination/Intellect” dimension are higher than the low performers’ means. In addition, none of the statements under this dimension has shown a significance difference. Moreover, when the total is highlighted, the high performers’ mean for “Imagination/Intellect” is also higher than the low performers’ one, but with an insignificant difference, having a coefficient of 0.342. Thus, the “Imagination/Intellect” personality trait is found to be an insignificant factor in assessing the difference in the sales agents’ performance in the life insurance company under investigation.

Finally, the high performers' mean for each statement making up the "Neuroticism" dimension is lower than the low performers' mean, except for statement eighteen, "Make a mess of things". Moreover, all the statements making up this dimension, showed a coefficient of 0.000 each, significant at $p < 0.01$, except statement nineteen "Seldom feel Blue" that ended up with a coefficient of 0.001, significant at $p < 0.01$. Consequently, when the total is highlighted, the high performers' mean for "Neuroticism" is also lower than the low performers' one, with a coefficient of 0.000, significant at $p < 0.01$. Thus, "Neuroticism" is shown to play a significant negative role in the sales agents' performance. In other words, sales agents who scored low on neuroticism, significantly outperformed their colleagues who scored high on this dimension.

4.6. Correlation Analysis

In order to investigate the relationship between the variables in this study, correlational statistics for the variables are obtained to test two hypotheses, which are:

H.1₁: The perceived leadership style of the unit manager affects the sales agents' performance.

H.2₁: The Big Five Traits affect the sales agents' performance.

Correlational statistics help to determine significant relationships and are considered as a guide in accepting or rejecting the given hypotheses. Thus, correlations are tested between the perceived unit manager's leadership style dimension and the agent's performance on one side, and between the agent's personality traits and his/her performance on the other side. Such correlations are used to analyze the relationship between two variables; whether and how strongly pairs of variables are related without considering the impact of other variables. To achieve this purpose, the Pearson's correlation coefficient (r) is used to explore the strength and the direction (positive or negative) of the relationship, where a higher ' r ' indicates a strong

correlation, and a lower 'r' indicates a weak correlation. Similarly, the level of significance used is $p \leq 0.05$. These correlations determine whether the hypotheses are true or false.

4.6.1 Perceived Leadership styles dimensions and agents' performance

First, correlation between each dimension in transformational leadership and agent's performance is shown in Table 18. The results show a positive relation between all dimensions of the transformational leadership style and the agent's performance, statistically significant only for IC at 5%. IIA is also significant but only at 10%.

Table 19 presents the correlation between the transactional and the laissez-faire leadership styles and the agent's performance. Results show that the laissez-faire leadership style has a positive correlation with the agents' performance, but the correlation is not significant. On the other hand, all the dimensions of the transactional leadership style are negatively correlated with the agent's performance, statistically significant only for contingent reward (CR).

	IIB	IIA	IM	IS	IC	Att. towards failure (Stat. 27)	Transf. leadership without (Stat. 27)	Factor 1
Pearson Correlation	.019	.124	.095	.007	.145*	.052	.088	.088
Sig. (2-tailed)	.797	.089	.191	.928	.046	.478	.226	.229

Table 18: Correlation between each dimension of the transformational leadership style and the agent's performance

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

	CR	MBEA	MBEP	LF
Pearson Correlation	-.190**	-.119	-.066	.049
Sig. (2-tailed)	.009	.102	.362	.502

Table 19: Correlation between the transactional and the laissez-faire leadership styles and the agent's performance

** . Correlation is significant at the 0.01 level (2-tailed).

4.6.2 Big Five Traits dimensions and agents' performance

Moving to the personality traits, the correlations between the different traits and the agent's performance are presented in Table 20. Extraversion, Agreeableness, and Imagination are positively correlated with the agent's performance, while Conscientiousness and Neuroticism are negatively correlated with the agent's performance. However, only Extraversion and Neuroticism are significant at 1%, while Imagination is significant at 10%.

	EXTRA	AGREA	CONSC	INTEL	NEURO
Pearson Correlation	.501**	.065	-.050	.129	-.359**
Sig. (2-tailed)	.000	.373	.489	.076	.000

Table 20: Correlation between the agent's personality trait and his/her performance

** . Correlation is significant at the 0.01 level (2-tailed).

4.7. Regression Analysis

The descriptive statistics discussed so far help the reader to uncover the nature of the data on hand and its basic characteristics without providing any inferences that allow the rejection or the acceptance of any hypothesis. Thus, an inferential statistics is conducted in order to investigate the relationships between (1) perceived leadership styles (independent variables) and agent's performance, (2) personality traits and agents' performance, and (3) combinations of leadership styles and personality traits and agent's performance. Since the quantitative leadership styles and

personality traits are measured on a continuous scale (score value), a step-wise linear regression would be appropriate to investigate the above relationships. Furthermore, the stepwise linear regression will evaluate the impact of the respondents' biographical data on their performance. Another reason for choosing the stepwise regression is the high correlation between the dimensions of the transformational leadership variables, which limited the possibility for full regression models. For example, the correlation between IIB and IIA is 0.854, between IIB and IM is 0.858, and between IIA and IM is 0.875. High correlations create multicollinearity problems in multiple regression analysis.

Thus, in order to find the factors that affect the sales agent's sales volume, a stepwise regression is run over three different stages. First, and in order to find out the leadership items that are contributing to the sales agents' performance (Research Question one), the leadership factors are solely included in the regression. First, we started with the transformational leadership style's factors and included them in the regression as independent variables (Model A). Then, the transformational, the transactional, and the laissez-faire leadership styles' factors will be all included in the regression model (Model A'). In the second stage, and in order to detect which personality traits, if any, are explaining sales agents' performance (Research Question two), the big-five personality traits will be included in the regression (Model B). Finally, and in the third stage, the big five traits and all the leadership styles factors are included in one regression model (Model C) to conclude which factors, the big Five personality traits or the perceived leadership styles, are more important in explaining the agent's performance. It is important to mention that demographics data are included in all models.

The stepwise regression includes only "significant" predictors in the regression model, although many predictors are selected. Those that do not contribute to predicting the agent's performance

will not enter the regression. Thus, this regression selects the best factor that contributes most to predict the sales volume and adds it to the model. Then, it tries to add and drop each of the remaining factors in an attempt to find the factors that make the best model by inspecting its p-value. Each variable is included if the probability of F-to enter is less than 0.05 and each variable is removed from the model if its p-value is above a certain threshold (0.10 in our case). The process is repeated until all significant predictors are in the model and no “non-significant predictors” are in the model. Only the results of the final step in the step-wise regression conducted in each stage (Models A, B, and C) are reported in this chapter. Results for each stage are presented in three tables: the adjusted R-squares of all models; a final step-analysis of the variance table, and a table of parameter estimates that describes the factors affecting agent’s performance with collinearity statistics. Furthermore, the basic assumptions for regression are checked. First, the residuals should be independent or uncorrelated, which is tested using the Durbin-Watson Statistic. This statistic can vary from 0 to 4. Values below 1 and above 3 are a cause for concern while a value close to 2 indicates that residuals are not correlated. Second, to make valid inferences from the regression (validity of the p-values of the t-tests), the residuals of the regression should be normal. Residuals are the differences between the observed value and the predicted value. The normality of the residuals is checked by looking at the Normal Predicted Probability Plot (P-P). If residuals are normally distributed, then they will conform to the diagonal normality line indicated in the plot. The closer the dots lie to the diagonal line, the more the residuals are normally distributed. Third, homoscedasticity refers to whether these residuals are equally distributed, or randomly distributed (the variance of the residuals is homogeneous across levels of the predicted values). The opposite of homoscedasticity is heteroscedasticity, which occurs when the variance of the residuals is non-constant. This

assumption is tested by plotting the predicted values and residuals on a scatterplot. If the dots are randomly spread above and below zero on the X-axis and to the left and right of zero on the Y-axis, then we can conclude that there is no heteroscedasticity problem. Fourth, multicollinearity is the presence of a strong or high correlation between independent variables in a multiple regression models. If this is the case, the model will not be able to accurately associate variance in the outcome with the correct predictor variable. Multicollinearity is tested by looking at the value of Variance Inflation Factor (VIF) in the regression model and tolerance factors. A VIF below 10 or tolerance factor above 0.1 indicates no multicollinearity.

4.7.1. STAGE 1: Regression of the Leadership Styles and agents' performance

4.7.1.1. Research Question 1- H.1.a

As previously mentioned, the first model (model A) includes only the transformational leadership style's factors (IIB, IIA, IM, IS, IC and Item 27 that was loaded on this factor) in addition to demographics data as follows:

$$\text{Model A: } \text{PERF} = \beta_0 + \beta_1 \text{IIB} + \beta_2 \text{IIA} + \beta_3 \text{IM} + \beta_4 \text{IS} + \beta_5 \text{IC} + \beta_6 \text{ATF} + \beta_7 \text{GEN} + \beta_8 \text{AGE} + \beta_9 \text{YRSEXP} + \beta_{10} \text{PSTEXP} + \varepsilon$$

Where:

PERF: is defined as the Log Sales Volume of each agent

IIB: Idealized Influence Behavior

IIA: Idealized Influence Attribute

IM: Inspirational Motivation

IS: Intellectual Stimulation

IC: Individual Consideration

ATF: Attention toward Failure

GEN: Gender

AGE: Age

YRSEXP: Years of Experience

PSTEXP: Past experience

β_0 : is the value of the dependent variable [PERF] when all explanatory variables are zero

β_n : is the magnitude of the impact the explanatory variable on the outcome variable (it can be either positive or negative)

ε : is the error term, or the consequences of a misrepresentation of the relationship between the dependent variable and the independent variables.

Results show that Individual Consideration (IC) is the first best factor that was included in the regression Model 1 (Table 21). After the process of dropping and adding each of the other factors mentioned above, two more factors have been chosen successively, which are the IIB (model 2, Table 21) and the IM (model 3, Table 21). Thus, Model 3 which included the three best factors (IC, IIB and IM) is the best model as it displays the highest adjusted R square and the lowest standard error. Model 3 shows an adjusted R^2 of 0.084, which indicates that only 8.4% of the variation in the sales volume is explained by the three factors that are included in the model. In other words, transformational leadership account for 8.4% variation in agent's performance. The last column in Table 21 reports the Durbin-Watson statistic that calculates the autocorrelation of the residual from the regression analysis. As a rule of thumb, an acceptable range for the Durbin-Watson is 1.5-2.5. However, a value approaching 0 indicates a positive correlation while a value towards 4 means a negative correlation. Thus, since the Durbin-Watson

test is 1.561, falling in a range of 1.5-2.5, we can conclude that there is no autocorrelation problem.

The ANOVA and regression results of Model 3 are presented in Tables 22 and 23. ANOVA is used to test the overall regression fit of model 3. The resulting F value of 6.781 (Table 22) indicates a good model fit or a better model fit than an intercept only model. Model 3 is statistically significant at 1% because the p-value of 0.000 is less than the significance level of 0.01. The good model fit resulting at that stage might give intentions that the null hypothesis H_{10} is rejected and the perceived leadership style of the unit manager affects the sales agent performance.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.204 ^a	.041	.036	.72320	
2	.280 ^b	.079	.069	.71098	
3	.314 ^c	.099	.084	.70508	1.561

Table 21: Models resulted from stepwise regression- Transformational leadership

a. Predictors: (Constant), IC

b. Predictors: (Constant), IC, IIB

c. Predictors: (Constant), IC, IIB, IM

Model 3		Sum of Squares	df	Mean Square	F	Sig.
3	Regression	10.113	3	3.371	6.781	.000 ^d
	Residual	92.468	186	.497		
	Total	102.581	189			

Table 22: Best model ANOVA test - Transformational leadership

Model 3		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	(Constant)	10.710	.252		42.536	0.000		
	IC	.280	.109	.317	2.571**	0.011	.318	3.143
	IIB	-.591	.172	-.479	-3.430***	0.001	.248	4.025
	IM	.310	.152	.313	2.035**	0.043	.205	4.878

Table 23: Regression results - Transformational leadership

, * denote significance at 5% and 1% respectively.

Looking at the coefficients results, Table 23 shows that IC and IM have a positive impact on the sales volume, while IIB has a negative impact on the agent's performance. More specifically, IC with a beta of 0.317, IIB with a beta of -0.479, and IM with a beta of 0.313 are statistically significant at 5%, 1%, and 5% respectively, and thus they are predictors of agents' performance in this insurance company. Furthermore, the biggest coefficient obtained is for IIB that has a negative impact. Consequently, the sub-hypothesis H.1.a is accepted since two factors out of three have shown a positive effect on the sales volume, supporting the presence of a significant positive relationship between some dimensions of the transformational leadership style and sales agents' performance. Finally, multicollinearity statistics in Table 23 show tolerance figures ranging from 0.205 to 0.318, while the variance inflation factors (VIFs) ranged from 3.143 to 4.878. Since tolerance figures are greater than 0.1 and VIF statistics are less than 10.0, multicollinearity is not suspected amongst the independent variables. Regarding the normality of residuals, since the majority of dots are following the normality line (P-P Plot) in Figure 5, we can conclude that residuals are normally distributed. Furthermore, the scatter plot in Figure 6 shows dots that are randomly spread both above and below zero on the Y-axis. Thus, there is no heteroscedasticity problem in this regression.

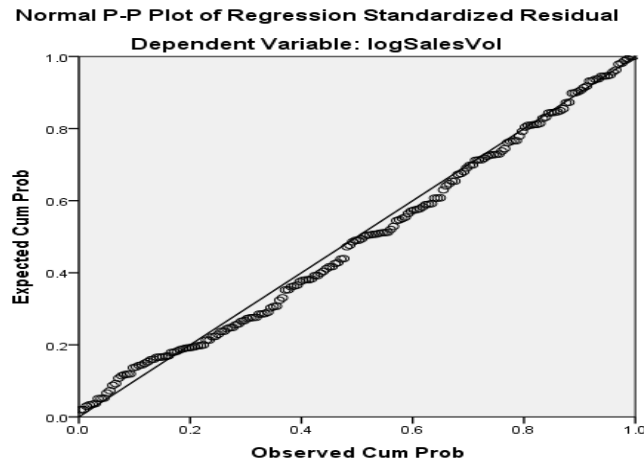


Figure 5: P-P Plot of Regression results - Transformational leadership

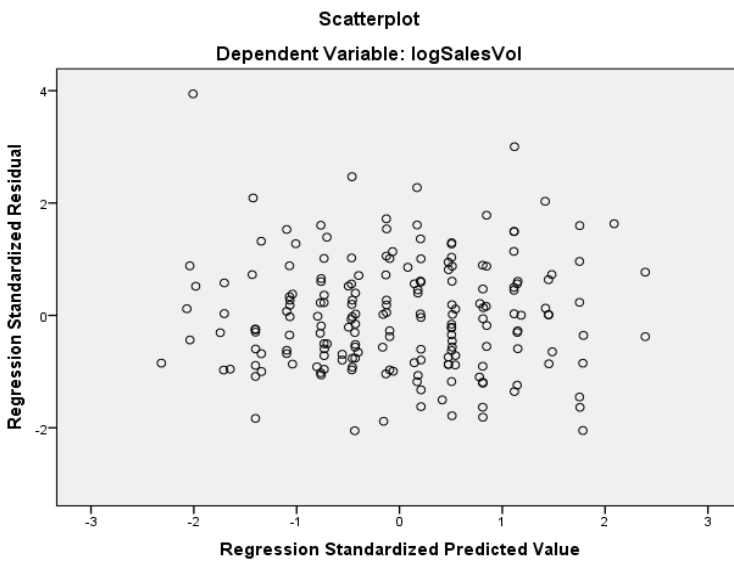


Figure 6: Scatter Plot of Regression results - Transformational leadership

4.7.1.2. Research Question 1- H.1.a, H.1.b, and H.1.c

In order to investigate the impact of different types of leadership styles on agent's performance, the second model (Model A') includes transformational, transactional and laissez-faire leadership styles as follows:

$$\text{Model A': } \text{PERF} = \beta_0 + \beta_1 \text{ IIB} + \beta_2 \text{ IIA} + \beta_3 \text{ IM} + \beta_4 \text{ IS} + \beta_5 \text{ IC} + \beta_6 \text{ ATF} + \beta_7 \text{ CR} + \beta_8 \text{ MBEA} + \beta_9 \text{ MBES} + \beta_{10} \text{ LF} + \beta_{11} \text{ GEN} + \beta_{12} \text{ AGE} + \beta_{13} \text{ YRSEXP} + \beta_{14} \text{ PSTEXP} + \varepsilon$$

Where:

IIB, IIA, IM, IS, IC, ATF are as defined above and represent dimensions of transformational leadership styles

CR: Contingent Reward

MBEA: Management by Exception Active

MBES: Management by Exception Passive

LF: Laissez Faire

Other variables are already defined in previous sections

Again the same process is followed, where a stepwise regression is run. Similar to the previous model, the IC factor is selected as the best model and successively IIB and IM have been added. However, the LF factor is added to all those factors and a model 4 is built comprising of all the four best factors selected (IC, IIM, IIB and LF). This model has the highest adjusted R square and the lowest standard deviation (Table 24). The adjusted R^2 indicates that 10% of the variation in the sales volume is due to the four factors included in the model, a higher adjusted R^2 than the one obtained in Model A. The Durbin-Watson value shows no auto correlation among the selected respondents for this study as the value falls in a range of 1.5-2.5.

ANOVA reported in Table 25 shows that Model 4 is statistically significant at 1% with a p-value of 0.000 and F-value of 6.238. Although F-value is slightly lower than the F-value of the previous model (6.781) that included only the transformational leadership style factors (Model A), a higher portion of the variation in the sales volume (10%) is explained in Model 4, as

compared to Model 3 (8.4%). This result again rejects hypothesis H.1₀ and concludes that the perceived leadership style of the unit manager affects sales agent's performance.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.204 ^a	.041	.036	.72320	
2	.280 ^b	.079	.069	.71098	
3	.314 ^c	.099	.084	.70508	
4	.345 ^d	.119	.100	.69899	1.561

Table 24: Models resulted from stepwise regression- All leadership styles

- a. Predictors: (Constant), IC
- b. Predictors: (Constant), IC, IIB
- c. Predictors: (Constant), IC, IIB, IM
- d. Predictors: (Constant), IC, IIB, IM, LF

Model		Sum of Squares	df	Mean Square	F	Sig.
4	Regression	12.192	4	3.048	6.238	.000 ^e
	Residual	90.389	185	.489		
	Total	102.581	189			

Table 25: Best model ANOVA test - All leadership styles

Looking at the coefficients of the model regression in Table 26, the signs of the factors included in model 3 (IC, IIB and the IM) remain unchanged, and the newly added factor (LF) indicates a positive coefficient, even though it has the smallest coefficient (beta of 0.177). Consequently, the sub-hypothesis H.1.a is accepted since IC and IM remain significant. However, the sub-hypothesis H.1.b is rejected since none of the dimensions of the transactional leadership has an impact on agent's performance. Finally, the sub-hypothesis H.1.c is rejected since LF is statistically but positively related to the variation in the sales volume. All these factors are significant at 1% significance level except for the LF factor, which is significant at 5% level.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
4	(Constant)	10.303	.318		32.388	.000		
	IC	.282	.108	.319	2.607***	.010	0.318	3.142
	IIB	-.590	.171	-.478	-3.453***	.001	0.248	4.025
	IM	.411	.159	.415	2.591***	.010	0.185	5.396
	LF	.197	.096	.177	2.063**	.041	0.649	1.541

Table 26: Regression results - All leadership styles

, * denote significance at 5% and 1% respectively.

Finally, multicollinearity statistics show tolerance figures ranging from 0.185 to 0.649, while the variance inflation factors (VIFs) ranged from 1.541 to 5.396. Thus, multicollinearity is not a problem since tolerance figures are greater than 0.1 and VIF statistics are less than 10.0. The Normal P-P plot (Figure 7) shows that the residuals are normally distributed (points are clustered around the horizontal line), while the scatterplot in Figure 8 shows that the variance of the residuals is homogenous since there is no pattern to the residuals plotted against the fitted values.

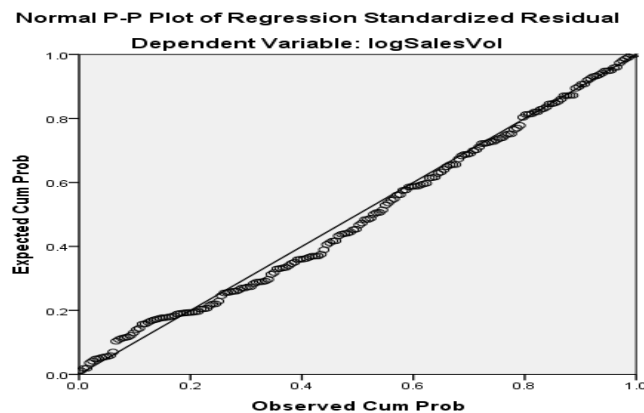


Figure 7: P-P Plot of Regression results – All Leadership styles

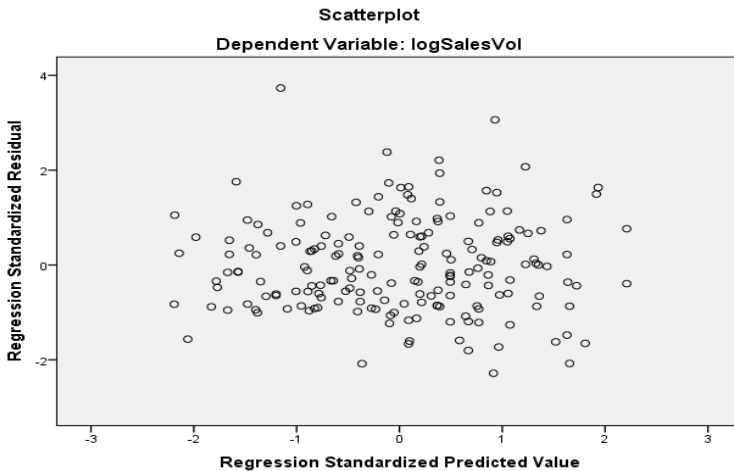


Figure 8: Scatter Plot of Regression results - All Leadership styles

4.7.2. STAGE 2: Regression of the Big Five Personality Traits

Research Question 2- H.2.a, H.2.b, H.2.c, H.2.d, and H.2.e

Now after detecting the leadership factors that are behind the variation in the sales volume, a new regression is run exclusively on the big five personality traits to find which traits is affecting the outcome variable. The regression model includes initially all the five factors that are filtered later on in the stepwise regression to select only those that are the best factors in the relationship described in model B.

Model B: $PERF = \beta_0 + \beta_1 EXTRA + \beta_2 AGREA + \beta_3 CONSC + \beta_4 IMAG + \beta_5 NEURO + \beta_6 GEN + \beta_7 AGE + \beta_8 YRSEXP + \beta_9 PSTEXP + \varepsilon$

Where:

EXTRA: Extraversion

AGREA: Agreeableness

CONSC: Conscientiousness

IMAG: Imagination

NEURO: Neuroticism

All other variables are already defined in previous sections

Following the same process, the stepwise regression shows that the Extraversion trait is the best trait in explaining the relationship with the outcome variable. After adding and dropping all the available traits of model B, only two are found to be included in the regression analysis which are EXTRA and NEURO. Model 2, (which includes EXTRA and NEURO traits) in Table 27 shows an adjusted R^2 of 0.481 indicating that the two traits are able to explain 48.1% of the variation in the sales volume which is much higher than the adjusted R^2 of the resulting models related to leadership in Stage 1 above. The Durbin Watson is approaching 2, indicating no autocorrelation problem.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson
1	.650 ^a	.422	.419	.56138	
2	.698 ^b	.487	.481	.53055	1.803

Table 27: Models resulted from stepwise regression- Big five personality traits

a. Predictors: (Constant), EXTRA;

b. Predictors: (Constant), EXTRA, NEURO

Furthermore, the ANOVA test that examines the overall regression fit results in an F-value of 88.716 (Table 28), which is much bigger than the F-values obtained in Stage 1 (6.781 and 6.238) where the regression includes only the leadership styles. This indicates that the big five personality traits might be better than the leadership style factors in affecting agent's performance. This assumption is confirmed in the next stage in this section.

Model		Sum of Squares	df	Mean Square	F	Sig.
2	Regression	49.944	2	24.972	88.716	.000 ^c
	Residual	52.637	187	.281		
	Total	102.581	189			

Table 28: Best model ANOVA test - Big five personality traits

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
2	(Constant)	10.110	.316		31.981	.000		
	Extraversion	.101	.012	.512	8.591***	.000	0.772	1.295
	Neuroticism	-.062	.013	-.289	-4.846***	.000	0.772	1.295

Table 29: Regression results - Big five personality traits

, * denote significance at 5% and 1% respectively.

Referring to Table 29, Extraversion is found to be positively related to the sales volume while Neuroticism shows a negative coefficient. The impact of the two traits is extremely significant at 1% with a p-value of 0.00 for both factors. These results confirm that the big five personality traits affect the agents' sales volume, which lead to the rejection of the hypothesis H.2₀ and the acceptance of both sub-hypothesis H.2.a. and H.2.e that assume respectively a positive and a negative relation with the sales agents' performance.

Again, the tolerance statistics are greater than 0.1 and the variance inflation factors (VIFs) are less than 10, suggesting no multicollinearity problem.

As for the remaining two assumptions, residuals are normally distributed as shown in the P-P plot (Figure 9) and the variance of residuals are scattered uniformly and randomly as shown in the scatterplot (Figure 10).

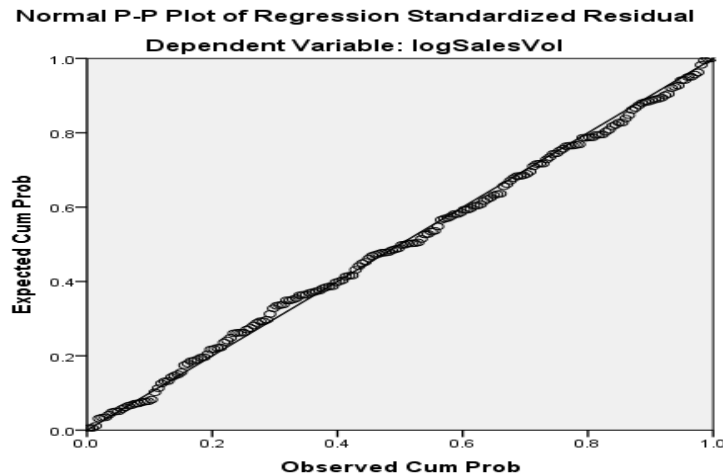


Figure 9: P-P Plot of Regression results – Big five personality traits

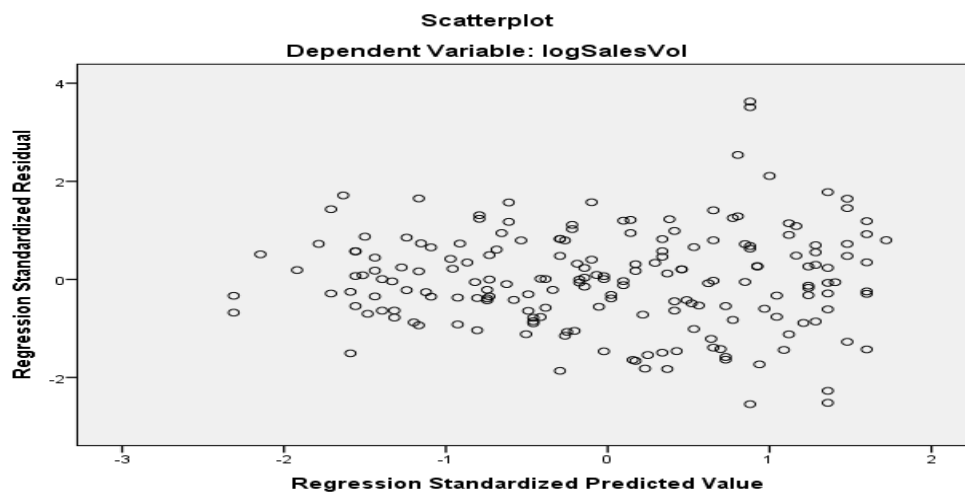


Figure 10: Scatter Plot of Regression results - Big five personality traits

4.7.3. STAGE 3: Regression of the Big Five Personality Traits and Leadership

The objective of running the regression in this stage is to find which factors, the big five personality traits or the leadership styles, have a more significant effect on the sales volume. All these factors will be included in a model (model C), to know which explanatory variables are the best in explaining agents' sales volume.

$$\text{Model C: } \text{PERF} = \beta_0 + \beta_1 \text{ EXTRA} + \beta_2 \text{ AGREA} + \beta_3 \text{ CONSC} + \beta_4 \text{ IMAG} + \beta_5 \text{ NEURO} + \beta_6 \text{ IIB} + \beta_7 \text{ IIA} + \beta_8 \text{ IM} + \beta_9 \text{ IS} + \beta_{10} \text{ IC} + \beta_{11} \text{ ATF} + \beta_{12} \text{ CR} + \beta_{13} \text{ MBEA} + \beta_{14} \text{ MBEP} + \beta_{15} \text{ LF} + \beta_{16} \text{ GEN} + \beta_{17} \text{ AGE} + \beta_{18} \text{ YRSEXP} + \beta_{19} \text{ PSTEXP} + \varepsilon$$

After running the stepwise regression, the results obtained in Stage 2 Model (where only the big five personality traits were included) remain the same (Table 30). The best two significant factors that affect the sales volume are EXTRA and NEURO. None of the factors related to the leadership styles are selected in the stepwise regression. The results indicate that the big five personality traits are more important in affecting the sales agent's performance. When personality traits are included in the regression, all factors related to leadership styles lost their significance. Consequently, the hypothesis H.1₀ is accepted while the hypothesis H.2₀ is rejected. All the sub-hypothesis H.1.a., H.1.b. and H.1.c. are refuted since no leadership traits had been included in the best fitted model in the stepwise regression process. Table 32 shows a strong significant positive relation (significant at 1%) between EXTRA and sales volume and a strong significant negative relation (significant at 1%) between NEURO and the sales volume and therefore the sub-hypotheses H.2.a and H.2.e are both accepted.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.650 ^a	.422	.419	.56138
2	.698 ^b	.487	.481	.53055

Table 30: Models resulted from stepwise regression- All leadership styles & big five personality traits

a. Predictors: (Constant), EXTRA

b. Predictors: (Constant), EXTRA, NEURO

Model		Sum of Squares	df	Mean Square	F	Sig.
2	Regression	49.944	2	24.972	88.716	.000 ^c
	Residual	52.637	187	.281		
	Total	102.581	189			

Table 31: Best model ANOVA test - All leadership styles & big five personality traits

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
2	(Constant)	10.110	.316		31.981	.000
	Extraversion	.101	.012	.512	8.591***	.000
	Neuroticism	-.062	.013	-.289	-4.846***	.000

Table 32: Regression results - All leadership styles & big five personality traits

4.8. Interpretation and Analysis

This study examined the influence of the unit manager's perceived leadership style on the sales agents' performance in the Lebanese life insurance industry. It also highlighted the significant relationship between the Big Five Personality traits (extraversion, agreeableness, conscientiousness, intellect/imagination, neuroticism) of the sales' agents and their performance.

The findings show that when sales agents perceived their unit manager as high on transformational leadership, they significantly outperform their colleagues who did not rate their unit manager the same way. Scholars who assessed the impact of transformational leadership on employees' performance have reached similar results. These studies were conducted in various industries, such as insurance, finance, medical and other sectors, as well as in several countries, such as France (Bacha, 2013), Spain (García-Morales, Jiménez-Barrionuevo, and Gutierrez-Gutierrez, 2012), and others (MacKenzie et al., 2001). Given that the Lebanese culture is more open to modernization and globalization and is similar to the European one, especially France

(Neal et al., 2005), we can deduce that the similarities between our findings and Bacha's ones are due to the similarities between the Lebanese culture and the French one. Similarly, García-Morales et al. (2012) revealed a positive relationship between transformational leadership and organizational performance in the Spanish automotive and chemical firms. Although García-Morales's industry is different from ours, the similarities in the findings might be due to the fact that Lebanon and Spain are both considered as collectivist societies. People in collectivist cultures value long-term relationships with their families, friends, and co-workers (Hofstede, 2001), hence, this could reflect positively on the positive sales agents' performance since the nature of the Life insurance career requires the ability to build long-term relationships with your co-workers and clients in order to stay in the market and close deals with new clients referred to the sales agents by old clients. Moreover, consistent with our results, MacKenzie et al. (2001) found a strong positive relationship between transformational leadership and sales performance in a large national insurance company. Thus, we can argue that insurance sales agents seem to cherish the transformational leadership style, which is reflected positively on their annual sales performance.

On the other hand, our results contradicted Oueini (2005) who revealed that Lebanese bank employees prefer autocrat leaders. The contradiction between our findings and Oueini's ones could be attributable to the difference in both jobs' natures. As stated by Darling and Leffel (2010), effective leadership depends on the situation and on the nature of the business. Operations processing in the banking sector is explicit where no creativity is needed and no decision-making is allowed by frontline employees. Hence, the success in the banking sector counts on autocrat leaders (Oueini, 2005). However, sales agents in a Life insurance company do not get paid if they do not close deals with customers. Thus, the nature of their business is closer

to the entrepreneurial approach which makes them prefer transformational unit managers as revealed in our results.

While checking the transformational leadership dimensions, each separately, our results reveal that idealized influence (attributed), inspirational motivation, and individual consideration are positively correlated to sales agents' performance, whereas, idealized influence (behavior), and intellectual stimulation are insignificantly related, although positive.

Idealized influence

Leaders possessing idealized influence traits are willing to sacrifice their interests for the good of their team and organization. They are also role models for their subordinates and show pride by being associated with them. They build trust in and respect to their subordinates while working for a common goal (Conger & Kanungo, 1994). Our results revealed a significant relationship between idealized influence (attributes) and sales agents' performance, supported by Ogola, Sikalieh, and Linge (2017a) who also reached similar results in SMEs enterprises in Kenya. When the leader act instills pride in his/her subordinate, the latter considers him as a role model, starts to have trust and confidence, and hence works hard for the common goal (Ogola et al., 2017a). In Miri's (2018) dissertation, where a sample of 12 professionals from three distinct sectors functioning in different Lebanese industries (Universities, NGO's and Lebanese-based Companies) is studied, it is reported that the Lebanese culture cherishes a leader that acts as a role model. Hence, the similarity in the findings is clear, where the high performing sales agents rated their unit managers as being high on idealized influence.

Inspirational Motivation

An inspirational motivation leader is a leader who adopts a communicative influencing style by communicating a shared vision, motivating, inspiring, and showing confidence in the employees while achieving their common goals (Bass & Avolio, 1994). In this study, results revealed that inspirational motivation has a significant positive impact on sales agents' high performance. Ngaithe, K'Aol, Lewa, and Ndwiga (2016) results are in line with ours. They argue that by expressing confidence in the employees and articulating a compelling vision, employees' performance increases in Kenyan state owned enterprises. The similarity in the results might be due to the high uncertainty avoidance in both cultures, the Lebanese and the Kenyan (Hofstede, 2019) which makes the employees there, affected by an inspirational motivation leader who is optimistic, encouraging, motivating, and having a clear vision about the future in an uncertain atmosphere. On the contrary, our findings contradicted Ha and Nguyen (2014) results which revealed a negative relationship between inspirational motivation and performance in Vietnam companies. The dissimilarity might be due to the Vietnamese culture that is very low on uncertainty avoidance, unlike Lebanon. Thus, to conclude, we argue that when employees are less certain about their future, and living in a country where the economic situation is unstable, they tend to value a leader possessing inspirational motivation traits.

Intellectual Stimulation

Through intellectual stimulation, leaders encourage subordinates to think outside the box by questioning their beliefs, assumptions, and values. In addition, leaders with intellectual stimulation get the subordinates to look at the problem from different angles when solving it (Bass & Avolio, 2004). Moreover, intellectual stimulation affects employees' development and

their commitment to the organization, hence, this behavior will reflect on their dedication, hard work, and performance (Anjali & Anand, 2015). Our results reveal an insignificant relationship between intellectual stimulation and sales agents' performance. Our findings contradict Ogola et al. (2017b) ones, who reported that when employees are encouraged to think analytically in solving problems, to re-examine critical assumptions, and to use creativity and innovation while doing their work, their performance increases. The dissimilarity in the findings might be attributable to the fact that Ogola et al. (2017b) study was conducted among the KPMG top 100 SMEs in Kenya where employees need leaders with intellectual stimulation to encourage them to look at the problem from different perspectives. However, sales agents in a life insurance company might not value such a behavior given that the nature of their job does not require critical thinking, instead, it needs more encouragement and motivation in the pursue of attracting more clients, with whom they are assumed to close deals.

Individualized consideration

A leader possessing individualized consideration traits is a leader who shows concern to his/her subordinates, treats them as individuals and not just as members of the group, gets to know them better, and listens to their concerns (Kirkbride, 2006). Guo, Porschitz, and Alves (2013) claimed that employees stay engaged in the presence of a leader who develops their personal and collective advancement. Our study's findings, which revealed that individualized consideration has a positive and significant relationship with performance, supporting Akeel and Indra (2013) who came up with similar results in the Libyan public sector. The similarity in the findings might be due to the resemblance in cultures between Lebanon and Libya (Hofstede, 2019). Similarly, Mattar (2016) found that the Lebanese culture cherishes a leader with individualized consideration where high performing participants perceived their leaders as being ready to spend

time coaching and helping them develop their strengths. Moreover, our results supported Yin Ho et al. (2009) who reported that the presence of a leader possessing individualized consideration is very essential in the case of life insurance sales agents given that the nature of their job requires mentoring, teaching, and coaching which will reflect positively on their performance. Moreover, our results with respect to ‘strength development’ reveal that when the leader helps in developing sales agents’ strengths, the latter showed higher performance. This finding is in line with Jokinen (2005), Rahmisyari (2015), and Harter, Schmidt, and Keyes (2003) who reported that developing employees’ strengths reflects positively on their performance. With well-trained and fully energized employees, the leaders’ workload becomes much less, as subordinates become well equipped and independent while pursuing the organizational goals. Furthermore, our study revealed that high performing sales agents value a leader who listens to them and shows concern to their needs.

With respect to transactional leadership, our results highlighted a negative and significant relationship between the perceived unit managers’ transactional leadership style and the sales agents’ performance. As discussed earlier, the relationship between the full-range leadership and work performance depends on many aspects, among which is the business’s nature. MacKenzie et al. (2001) found a very weak relationship between the perceived transactional leadership and performance in a large national insurance company. Similarly, and in the same industry, Yin Ho et al. (2009) found a strong negative relationship between the management-by-exception (passive) construct and sales agents’ performance in Malaysia. The similarity in results might be due to the same business nature tackled in all these studies. However, Yin Ho et al. (2009) found a positive relationship between contingent reward and sales agents’ performance. The reason behind this positive impact in Malaysia could be that sales agents are interested in the

remuneration that comes with closing deals, which is logical. However, we did not come up with the same results in Lebanon, although the remuneration is very high. Within the same context, Kalsoom et al. (2018) findings contradicted our results and revealed that transactional leadership has a strong positive relation with employees' performance in the fast-moving consumer goods industry in Pakistan. The reason behind this positive impact might be attributable to the fact that the nature of this job requires a leader who cares less about his/her employees and more about the speed in the delivery process. In our case, the insurance sales agents need to develop their communication and body language skills in order to be able to close deals with clients. Thus, to excel in such a career, unit managers have to continuously coach and train agents while developing such skills.

Concerning the laissez-faire leadership style, high performers who perceived their leader as high on laissez-faire, outperformed their colleagues who did not rate their superiors the same way, however not in a significant way. Sebastian et al. (2017) results were in line with our findings who found that the relationship between the laissez-faire leadership style and employees' performance is positive given that the employees are highly skilled and are aware of their duties and responsibilities, hence, they did not need a manager to direct them. However, our results contradicted Chua et al. (2018) results who found a negative relationship between laissez-faire leadership and employees' performance due to employees' lack of knowledge and experience. Thus, the laissez-faire leadership style is not appropriate anytime the employees are fresh graduates, lacking the knowledge, the know-how, and other basic skills to perform the job.

To sum up, we can conclude that the Lebanese insurance industry cherishes transformational leaders who are not self-centered, are optimistic, have a vision of the future, and most

importantly are willing to take the time to teach and coach sales agents in order to develop their knowledge, skills and strengths so they can consequently excel in their sales performance.

However, and surprisingly, when the Big Five Traits and the leadership styles are included in one regression, the leadership styles lost their significance. Extraversion was significantly and positively related to sales performance, whereas, neuroticism was significantly and negatively related to that performance. Hence, we can deduce that the sales agents' personality traits are more important than the perceived unit managers' leadership style in order to excel in the Life insurance market.

Understanding the relationship between the personality dimensions and job performance has been an important research subject to many psychologists globally. Our findings reveal that in the Lebanese insurance industry, sales agents who ranked high on extraversion outperformed their colleagues in a significant and positive way. Whereas, sales agents who ranked high on neuroticism, significantly underperformed their colleagues. The other three dimensions (agreeableness, conscientiousness, and imagination/ intellect) were positively correlated to performance but in an insignificant way. This is consistent with Barrick et al. (1991) and Vinchur, Schippmann, Switzer, and Roth (1998) who found that extraversion is a valid predictor for sales performance. Moreover, in the Japanese life insurance industry, Tsuzuki (2015) revealed a positive relationship between extraversion and sales performance, reporting that extraverts are sociable, energetic, and tend more to take a step in building relationships with potential clients and are more confident when persuading them to buy a life insurance policy. Furthermore, Waheed et al. (2017) found that extraversion is significantly and positively related to sales performance in Pakistan claiming that extraverts are desired by sales managers given they are more talkative, enthusiastic, active, and assertive in closing their deals. On the other

side, our results contradicted Janowski (2018) who found that extraversion is not correlated to sales efficiency and claimed that Barrick et al. (2001) and Bing and Lounsbury (2000) found that extraversion is a valid predictor of social interaction and sales performance, however, both authors did not tackle the life insurance industry. Hence, Janowski (2018) reported that it is difficult to draw conclusions about the relationship between the Big Five Traits and sales performance in the life insurance market if it is not specifically tackled. Moreover, although imagination/intellect, agreeableness, and conscientiousness scored positively (0.265, 0.718, and 0.867 respectively), they were not found significant to sales performance.

The traits associated with neuroticism, found to be negatively related to sales agents' performance, are depression, embarrassment, anxiousness, insecurity, worry, and emotional insatiability. This is consistent with Waheed et al. (2017) who found that neuroticism had the lowest effect on sales performance in Pakistan. According to these authors, the reason behind their finding is that neuroticism is associated with anxiousness and insecurity which make sales agents overthink about failing in closing a deal rather than thinking about how to succeed in the next deal. Moreover, Uppal, Mishra, and Vohra (2014) supported our results by revealing a negative relationship between neuroticism and sales agents' performance in the insurance industry in India. They claimed that neurotic sales agents high on neuroticism are tense, aggressive, and depressed which create threats and lead to stress especially in competitive business environment; hence, causing underutilization of knowledge and expertise. On the contrary, Janowski (2018) results contradicted ours by revealing a positive relationship between neuroticism and sales agents' performance in a Polish Life insurance industry claiming that neurotic people have higher expectations and set more goals. Here the cultural context might be playing a mediator role.

Thus, as explained earlier, extroversion, depicting the extent to which an individual tends to be warm, outgoing, energetic, and ambitious, influences interpersonal relationships (Watson and Clark, 1997). Extroverts tend to be more outgoing and sociable and thus are likely to interact with a broad range of individuals, whether inside the company (with colleagues, supervisors, and others) or outside it (with clients and others), who provide all kind of resources, whether financial (e.g. sales performance measured in dollar figures) or non-financial (e.g. mentoring (Turban, Moake, Wu, and Cheung, 2017)). Extroverts are more inclined to pursue positive stimuli and to have an approach motivation (Elliot and Thrash, 2002) that seemed to assist them in seeking new clients and closing deals with. Being achievement oriented and goal directed (Minbashian, Bright and Bird, 2009), extroverts would always seek new opportunities in general and new clients specifically, in order to increase their annual sales figures and be among the high performers in the life insurance industry. Moreover, since extroverts are more likely to have an approach motivation toward learning opportunities, they are more likely to learn from their experiences (Elliot and Thrash, 2002), and boost any effort or strategy that seemed to work in previous ‘closing deals’ contexts, and use it in their future career path while hunting for new clients.

Here the authors would like to shed light on the salesperson’s confidence, a specific attribute making the whole difference between the significant positive performance of extraverts and the significant negative performance of the neurotic sales agents. Being confident, communicative, and sociable (Costa & McCrae, 1992), extraverts significantly outperformed their peers in the insurance industry. Moreover, the lack of confidence that characterizes neurotic sales people explains to a great extent their significant lower sales performance. Confidence is greatly required while approaching customers and trying to convince them with a product you are

offering. Successful salespeople are those who are able to behave adaptively and most importantly, are confident that they are able to do so (Jaramillo, Locander, Spector, & Harris, 2007; Roman and Lacobucci, 2010). In both attitude and behavior, the adaptive salesperson studies thoroughly the situation and tailors a presentation to the client's specific needs and interests. The confidence that salespeople have in their own abilities to execute their roles successfully critically influences their behavior and its outcomes, whether the smoothness of the sales process or the effectiveness of their future sales engagement (Feldman and Weitz, 1988). Under Weitz, Sujan and Sujan (1986) "Adaptive Selling" framework, effective salespeople gather information and then develop and implement a custom-made sales presentation taking into account the client's characteristics. Moreover, it is extremely crucial that the salespeople meticulously observe the client's response to a certain sales offer and make prompt strategic refinements. Thus, it would be extremely hard for a neurotic salesperson, lacking confidence, specifically the adaptive selling confidence, to be able to engage in adaptive selling behavior. Sujan, Weitz, and Kumar (1994, p. 41) defined adaptive selling confidence as the salesperson's belief in his/her capability to use a variety of different sales approaches and make adjustments in the message in response to the customer's reactions (in contrast to adaptive selling behavior which is actual behavior). Within the same context, Giacobbe, Jackson, Crosby, and Bridges (2006, p. 121) indicate that adaptive selling is beneficial when the seller has many alternatives to offer, when the customers are diverse, and having different needs and when the sales relationship is projected to generate future profit opportunities. This is typically the case of a life insurance policy sales transaction, as the client's age, general health conditions, financial status, financial and investments literacy, personality traits are among the characteristics that might differ and

should be highlighted in the sales tailoring process. This would perfectly explain the results that we reached in this study.

Thus to summarize, extroverts, through their confidence and their outstanding communication skills, are able to translate their adaptive selling confidence into adaptive selling behavior and significantly outperform their peers in sales performance. And, the quiet and shy nature of salespeople who are high on neuroticism, would often lead them to further withdraw and go deeper into isolation when pushed to meet targets and do more than they feel they are capable of doing (Howell & Shamir, 2005), and consequently score lower on sales performance.

The originality of this research lies in the combination of both variables, the leadership styles and the Big Five Traits, in a single study to test which one has a stronger impact on sales performance. Results came interesting, as the Big Five Traits are found to have a greater effect. However, further research is required whereby scholars might also include potential mediators and moderators in their analysis. Finally, it is extremely important to shed light on a significant finding with respect to the reliabilities of both scales used (MLQ-5X and the Mini-IPIP) which ended up to be very high in a Lebanese study, hence, scholars can now feel assured by adopting these instruments in their future Lebanese research.

Chapter Five

CONCLUSION AND RECOMMENDATIONS

This chapter summarizes the findings of the research, advances recommendations, and discusses the theoretical and practical implications. Moreover, it highlights the limitations that the researchers faced and suggests ideas for further and future research.

5.1. Introduction

This research investigated the factors affecting sales agents' performance in an international life insurance company in Lebanon. It aimed to find out the relationship between the full range leadership (transformational, transactional and laissez-faire leadership styles) manifested by managers and sales agents' performance. Moreover, it aimed to find out the relationship between the Big Five Personality Traits and sales agents' performance. Consequently, two research questions were formulated.

1. Does the way the sales agents perceive their unit manager's leadership style affect their performance?
2. Do sales agents' Big Five Personality Traits (extraversion, agreeableness, openness, consciousness, neuroticism) affect their performance?

To answer the first question, sales agents filled the MLQ-5X questionnaire in order to assess how they perceive their unit manager's leadership style. Using ANOVA, results revealed that transformational and transactional leadership are statistically and significantly related to sales agents' performance. More specifically, transformational Leadership is found to have a strong positive relationship with employees' performance. The managers that exhibit transformational

leadership were able, by inspirationally motivating employees and by providing them with individual consideration, to increase their performance. These findings align with those in extensive research concerning the impact of leadership styles on organizational outcomes (Avolio & Bass, 1997; Bass & Riggio, 2006; Dumdum, Lowe & Avolio, 2013; Limsila & Ogunlana, 2008). Moreover, transactional leadership and sales agents' performance revealed a statistically negative significant relationship, which suggests that employees' output is negatively affected by managers who are passive in management, who are reactive instead of proactive, and who provide assistance in exchange for efforts rather than provide assistance in case of a need. Furthermore, results suggest that laissez-faire leadership has no relationship with employees' performance. This means that employees' performance is not affected when the manager adopts a laissez-faire leadership style.

To answer the second research question, sales agents' personality traits were evaluated and revealed using the MINI-IPIP. The results show that extraversion is found to be positively and significantly correlated to sales agents' performance, whereas neuroticism is found to be significantly and negatively correlated to sales agents' performance.

When the regression analysis was conducted, results showed that the transformational and the laissez-faire leadership styles are statistically and significantly related to sales agents' performance, whereas, transactional leadership showed no relationship. Our findings are in line with Mackenzie et al. (2001), Gracia-Morales (2012) and Bacha (2013) who found that transformational leadership affects performance in a positive and significant way. Sebastian et al. (2017) supported our results by emphasizing the importance of laissez-faire leadership on performance. Consistent with other studies, when the components of transformational leadership were highlighted, our results revealed a positive and significant relationship to idealized

influence (Ogola et al., 2017; and Miri, 2018), inspirational motivation (Ngaithe et al., 2016) and individualized consideration (Harter et al., 2003; Jokinen, 2005; Yi Ho et al., 2009; Akeel & Indra, 2013; Rahmisyari, 2015; and Mattar 2016). Furthermore, when the Big Five Traits were included in the stepwise regression, the leadership styles lost their significance. Our findings revealed a significant and a positive relationship between extraversion and sales agents' performance, consistent with Bing & Lounsbury (2000), Barrick et al. (2001), Tsuzuki (2015) and Waheed et al. (2017); as well as a significant and a negative relationship between neuroticism and sales agents' performance which is in line with Howell & Shamir (2005), Uppal et al. (2014) and Waheed et al. (2017). Although transformational leadership and some of its component had a significant and positive impact on performance, however when combining the leadership styles with the Big Five traits, we found out that the sales agents' personality traits are more important than the perceived unit managers' leadership style in order to achieve good sales results and excel in the Life insurance job market. Hence, these results implicate the originality of our research that lies in the combination of both variables, the leadership styles and the Big Five Traits, in a single study to test which one has a stronger impact on sales performance.

5.2. Recommendations

The findings of this research provided insights on what kind of leadership style is expected from the unit managers and what kind of traits should the sales agents possess in order to meet organizational goals. According to these findings, some strategies for ameliorating the unit managers' leadership style could be suggested.

- 1- Life insurance companies in Lebanon should be aware that the nature of this profession requires unit managers who possess a transformational leadership style where unit

managers are willing to instill pride in sales agents for being associated with them, talk optimistically about the future and what needs to be achieved, seek different perspectives into looking at problems, help develop the sales agents' strengths, spend time teaching and coaching, and most importantly unit managers should have a compelling vision of the future in a culture that is high on uncertainty avoidance. Hence, we recommend that during the recruitment process, the human resource officers should take the person's leadership style into account.

- 2- Moreover, Lebanese life insurance companies should consider organizing training programs held by professionals to improve the unit managers' leadership practices. Transactional or laissez-faire leaders could learn how to mold their behavior to be more transformational with the sales agents in order to reach organizational goals.
- 3- Furthermore, having a transformational unit manager might not be enough. As discussed earlier, extravert sales agents remarkably outperformed their colleagues and neurotic sales agents were the underperformers. Hence, we also suggest that when recruiting sales agents, their personality traits should be also taken into account. For instance, a neurotic sales agents functioning under a transformational leader might not be as good as an extravert sales agents functioning under a transformational leader.

5.3. Limitations

The current study is an important one, but it does not go without its limitations. The first limitation is the absence of similar research assessing the impact of the perceived leadership and the Big Five Traits in the Lebanese insurance industry. The already existing studies tackled the impact of the leadership style in the Lebanese educational sector and the banking one. Therefore, comparison might not be extremely beneficial, and conclusions will not be able to be drawn

efficiently, given that the findings might be case specific and cannot be generalizable to the whole sector. Therefore, similar future studies are recommended. Furthermore, the sample size is not that big and it comprises employees of a single insurance company with a limited number of employees, which may not represent the overall insurance sector in Lebanon. Thus, the generalization of results nationally to the insurance industry might not be possible.

Moreover, it is important to clarify that this study did not seek to provide a comprehensive explanation of all potential determinants of sales agents' performance. Our aim was to simply distinguish between the leadership styles and the different personality traits that have an important impact on sales agents' performance. Future research might seek to investigate potential moderators or mediators for a better assessment of the variables tackled in this study and that impacted performance measures.

5.4. Future Research

There is abundant opportunity for further progress in determining the impact of supervisors' leadership styles on sales agents' performance in Lebanon. Future studies on the current topic are therefore recommended to explore the concept of leadership styles in other insurance companies. A larger sample of employees is advisable to increase the possible generalization of the study's results and to reflect better outcomes measures. Moreover, scholars interested in this topic might seek to investigate the impact of potential moderators/mediators for a better assessment of the variables affecting sales performance. Examples include job engagement, organizational identification, job tension and others.

5.5. Research Implication

The results of this research have an important theoretical and practical implications to the body of knowledge concerning the Leadership theoretical framework and the factors affecting agents' performance.

5.5.1 Theoretical Implication

The effect of leadership in the organization has been always an important area of scholarly research. However, researchers have largely ignored leadership in the insurance sector. Thus, this research's contributions are extremely important.

This research provides empirical evidence to support the universality of the MLQ questionnaire, and confirm the validity of the model. According to Bass (1997), MLQ factors have been observed in a wide range of organizations and cultures, suggesting the universal application of this scale. With this study, the MLQ has been also highlighted in a Lebanese context.

Felfe, Tartler & Liepmann (2004) emphasized the role of the followers' personality traits in understanding how followers perceive and are influenced by transformational leadership behaviors. The current study therefore extends both the personality and leadership lines of research by addressing an important omission in the literature, providing a more complete picture of the transformational leadership process. Thus, one main theoretical implication is that the manager's leadership style is found to play a moderating role in the cross-level relationships between the follower personality trait (neuroticism and extraversion) and sales performance. These interactions are interesting examples of how leadership and follower personality traits may interact to influence sales performance.

5.5.2 Practical Implication

Amagoh (2009) argues that successful organizations are supported by comprehensive leadership assessment and development practices. Thus, the findings of this study will help insurance companies in the recruitment process. While recruiting leaders or supervisors for their sales units, the human resources managers could assess the applicants' leadership styles, through administering the MLQ (5X-form) or any other reliable scale, and select from those scoring higher on transformational, given everything else is constant. Insurance companies can use this scale not only for leadership succession but also for leadership development, and accordingly, custom-made workshop can be organized.

While recruiting sales agents, the human resources managers could assess the applicants' personality traits, through administering the Mini-IPIP, and select from those scoring higher on extraversion, given everything else is constant. With respect to those who are already in the market and their sales performance is not as satisfactory, special training and development sessions could be targeted to work on the traits that deemed fruitful, especially boosting confidence and enhancing communication skills.

Furthermore, although this was not one of our research's objectives, it is good to shed light on the high coefficients of Cronbach alpha for the two adopted instruments (MLQ-5X and Mini-IPIP) given that nobody, up to our knowledge, reported on their reliabilities in the Lebanese market. We are really happy to declare their reliabilities in a Lebanese context, and thus, assisting scholars in their future studies, especially when it comes to the Lebanese market.

APPENDICES

APPENDIX A

Leadership and Personality Traits Questionnaires

Informed Consent

My name is Pamela Bassil and I am a Master's student at Notre Dame University-Louaize. I am conducting a research on the impact of the unit manager's leadership styles and the sales agents' personality traits on the performance of the sales force. The results of the study will help the higher management determine the adequate leadership style that should be adopted by unit managers and the personal characteristics that the sales force should possess. By doing this research, we will be filling a gap in the Lebanese Life insurance market.

Your answers are important to me. The questionnaire will take you approximately 10-15 minutes to complete. You do not have to answer any questions that you do not wish to answer. The questionnaire includes no identifying information about any individual. I do not want you to put your name on the questionnaire. Any data that identifies you by name or phone number will be destroyed upon completion of this project. Your identity will be kept confidential.

If you choose to participate, you are free to withdraw your consent at any time and discontinue participation without prejudice or repercussion. If, at any time, there are questions about the procedure, contact me at 70-145175. If you would like to participate, please read the following statement and sign it.

I have read the procedure described above. I agree to participate in this research and I have received a copy of this description.

Participant's Signature

Date

Principal Investigator's Signature

Date

Ref: / / / /

The statements on this form are about the sales agents' personal traits and the characteristics of the unit manager leadership style. Please answer each question by yourself as carefully and honestly as you can. PLEASE DO NOT PUT YOUR NAME ON THIS FORM. Once you have handed it in, nobody will know that this is your form.

If you have any question or comments, please do not hesitate to call me on 70-145175

Thank you for your cooperation.

Pamela Bassil, Notre Dame University-Louaize, Lebanon.

I. Biographical section

Please circle as appropriate.

A. Personal biography

1- Gender:

1. Male

2. Female

2- Marital Status:

1. Single

2. Married

3. Divorced

4. Widow

3- Number of Children. If married, how many children do you have?

1. 1

2. 2

3. 3

4. 4 and more

4- Age: What is your age group?

1. 29 and less

2. 30-39 years

3. 40-49 years

4. 50 or over

B. Professional biography

5- Degree: What is the highest degree do you currently hold? (Please circle as appropriate)

1. Brevet

2. Technical

3. Bachelor's degree (e.g. BA/BS)

4. Master's degree (e.g. MA/MS)

5. Others, please specify _____

6- Area of Specialty: What is your area of specialty?

1. Humanities (e.g. Law, Literature, Education)

2. Sciences (e.g. Mathematics, Actuarial science)

3. Business

4. Engineering

5. Arts

6. Others _____

7- Years of experience at 'InsCo.'

1. 1-5 Years

2. 6-10 Years

3. 10-15 Years

4. 16-20 Years

5. 21 years and more

8- Previous experience (before joining 'InsCo.').

1. None
2. Business
3. Non-Business

9- Do you have any additional income other than your work at 'InsCo.'? (e.g. Extra job, income from rent, etc...)

1. Yes
2. No

II. Multifactor Leadership Questionnaire (Form 5X)

This questionnaire is used to describe the leadership style of your unit manager as you perceive it. Answer all items on this answer sheet. **If an item is irrelevant, or if you are unsure or do not know the answer, leave the answer blank.**

Forty-five statements are listed on the following pages. Judge how frequently each statement fits the person you are describing. Use the following rating scale:

Not at all	Once in a while	Sometimes	Fairly often	Frequently, If not always
0	1	2	3	4

The Person I am Rating...

1.Provides me with assistance in exchange for my efforts	0	1	2	3	4
2.Re-examines critical assumptions to question whether they are appropriate	0	1	2	3	4
3.Fails to interfere until problems become serious	0	1	2	3	4
4.Focuses attention on irregularities, mistakes, exceptions, and deviations from standards	0	1	2	3	4
5.Avoids getting involved when important issues arise	0	1	2	3	4
6.Talks about his/her most important values and beliefs	0	1	2	3	4
7.Is absent when needed	0	1	2	3	4
8.Seeks differing perspectives when solving problems	0	1	2	3	4
9. Talks optimistically about the future	0	1	2	3	4
10. Instills pride in me for being associated with him/her	0	1	2	3	4
11. Discusses in specific terms who is responsible for achieving performance targets	0	1	2	3	4
12. Waits for things to go wrong before taking action	0	1	2	3	4
13. Talks enthusiastically about what needs to be accomplished	0	1	2	3	4

14. Specifies the importance of having a strong sense of purpose	0	1	2	3	4
15. Spends time teaching and coaching	0	1	2	3	4
16. Makes clear what one can expect to receive when performance goals are achieved	0	1	2	3	4
17. Shows that he/she is a firm believer in "If it isn't broke, don't fix it"	0	1	2	3	4
18. Goes beyond self-interest for the good of the group	0	1	2	3	4
19. Treats me as an individual rather than just a member of the group	0	1	2	3	4
20. Demonstrates that problems must become chronic before taking action	0	1	2	3	4
21. Acts in ways that builds my respect	0	1	2	3	4
22. Concentrates his/her full attention on dealing with mistakes, complaints, and failures	0	1	2	3	4
23. Considers the moral and ethical consequences of decisions	0	1	2	3	4
24. Keeps track of all mistakes	0	1	2	3	4
25. Displays a sense of power and confidence	0	1	2	3	4
26. Articulates a compelling vision of the future	0	1	2	3	4
27. Directs my attention towards failures to meet standards	0	1	2	3	4
28. Avoids making decisions	0	1	2	3	4
29. Considers me as having different needs, abilities, and aspirations from others	0	1	2	3	4
30. Gets me to look at problems from many different angles	0	1	2	3	4
31. Helps me to develop my strengths	0	1	2	3	4
32. Suggests new ways of looking at how to complete assignments	0	1	2	3	4
33. Delays responding to urgent questions	0	1	2	3	4
34. Emphasizes the importance of having a collective sense of mission	0	1	2	3	4
35. Expresses satisfaction when I meet expectations	0	1	2	3	4
36. Expresses confidence that goals will be achieved	0	1	2	3	4

37. Is effective in meeting my job-related needs	0	1	2	3	4
38. Uses methods of leadership that are satisfying	0	1	2	3	4
39. Gets me to do more than I expected to do	0	1	2	3	4
40. Is effective in representing me to higher authority	0	1	2	3	4
41. Works with me in a satisfactory way	0	1	2	3	4
42. Heightens my desire to succeed	0	1	2	3	4
43. Is effective in meeting organizational requirements	0	1	2	3	4
44. Increases my willingness to try harder	0	1	2	3	4
45. Leads a group that is effective	0	1	2	3	4

III. Mini-International Personal Item Pool

Describe yourself as you generally are now, not as you wish to be in the future. Describe yourself as you honestly see yourself, in relation to other people you know of the same sex as you are, and roughly your same age. So that you can describe yourself in an honest manner, your responses will be kept in absolute confidence. Indicate for each statement whether it is:

Very Inaccurate	Moderately Inaccurate	Neither Accurate nor Inaccurate	Moderately Accurate	Very Accurate
1	2	3	4	5

- | | | | | | | |
|-----|---|---|---|---|---|---|
| 1. | Am the life of the party | 1 | 2 | 3 | 4 | 5 |
| 2. | Sympathize with others' feelings | 1 | 2 | 3 | 4 | 5 |
| 3. | Get chores done right away | 1 | 2 | 3 | 4 | 5 |
| 4. | Have frequent mood swings | 1 | 2 | 3 | 4 | 5 |
| 5. | Have a vivid imagination | 1 | 2 | 3 | 4 | 5 |
| 6. | Don't talk a lot (R) | 1 | 2 | 3 | 4 | 5 |
| 7. | Am not interested in other people's problems (R) | 1 | 2 | 3 | 4 | 5 |
| 8. | Often forget to put things back in their proper place (R) | 1 | 2 | 3 | 4 | 5 |
| 9. | Am relaxed most of the time (R) | 1 | 2 | 3 | 4 | 5 |
| 10. | Am not interested in abstract ideas (R) | 1 | 2 | 3 | 4 | 5 |
| 11. | Talk to a lot of different people at parties | 1 | 2 | 3 | 4 | 5 |
| 12. | Feel others' emotions | 1 | 2 | 3 | 4 | 5 |
| 13. | Like order | 1 | 2 | 3 | 4 | 5 |
| 14. | Get upset easily | 1 | 2 | 3 | 4 | 5 |
| 15. | Have difficulty understanding abstract ideas (R) | 1 | 2 | 3 | 4 | 5 |

- | | | | | | | |
|-----|--|---|---|---|---|---|
| 16. | Keep in the background (R) | 1 | 2 | 3 | 4 | 5 |
| 17. | Am not really interested in others (R) | 1 | 2 | 3 | 4 | 5 |
| 18. | Make a mess of things (R) | 1 | 2 | 3 | 4 | 5 |
| 19. | Seldom feel blue (R) | 1 | 2 | 3 | 4 | 5 |
| 20. | Do not have a good imagination (R) | 1 | 2 | 3 | 4 | 5 |

APPENDIX B

Tables

Table A: Sales Agents' Descriptive Statistics

	Frequency	Percent
Gender		
Males	135	71.1
Females	55	28.9
Total	190	100
Marital Status		
Single	77	40.5
Married	106	55.8
Divorced	5	2.6
Widowed	2	1.1
Total	190	100
Number of Children		
0 Children	84	44.2
1 Child	30	15.8
2 Children	50	26.3
3 Children	21	11.1
4 Children and more	5	2.6
Total	190	100
Age		
29 and less	33	17.4
30-39	61	32.1
40-49	56	29.5
50 or more	40	21.1
Total	190	100
Highest Degree Held		
Brevet	2	1.1
Technical	19	10
BA	129	67.9
MA	40	21.1
Total	190	100
Area of Specialty		
No specialty	21	11.1
Humanities	49	25.8
Sciences	21	11.1
Business	95	50
Engineering	2	1.1
Arts	2	1.1
Total	190	100
Years of Experience at 'InsCo'		
Between 1 and 5	55	28.9

Between 6 and 10	28	14.7
Between 11 and 15	27	14.2
Between 16 and 20	39	20.5
Above 20	41	21.6
Total	190	100
Previous Experience		
None	123	64.7
Business	44	23.2
Non-Business	23	12.1
Total	190	100
Additional Income		
Yes	20	10.5
No	170	89.5
Total	190	100

Table B: Rotated component matrix: the leadership statements and their loading on the three factors extracted

	Component			
	1	2	3	4
ProvideAssist	-.417	.617	-.123	-.075
ExaminesAssump	.698	-.153	.273	-.044
FailsToInterfere	-.400	.122	-.780	.294
FocusesAtt	-.151	.750	.041	-.007
AvoidsGettingInv	-.282	-.112	-.419	.649
TalksAbtBelief	.697	-.120	.235	-.208
AbsentWhenNeeded	-.199	-.059	-.173	.837
SeeksDiffPersp	.763	-.111	.239	-.122
TalksOptAbtFuture	.813	-.163	.381	-.213
InstillsPride	.741	-.358	.068	-.152
DiscussesRespons	-.117	.795	-.022	-.086
WaitBeforTakinAction	-.422	.046	-.818	.252
TalksEnthu	.737	-.188	.440	-.196
ImportOfSenseOfPurpose	.706	-.242	.260	-.206
TeachingAndCoaching	.573	-.423	.273	-.135
ReceivGoalsAchieved	-.060	.811	-.118	-.014
IsntBrokeDontFixIt	-.395	.141	-.772	.233
BeyondSelfIntrst	.727	-.273	.319	-.162
TreatMeAsIndividual	.645	-.441	.058	-.224
ProblemsChronicTakeAction	-.393	.050	-.834	.240
BuildRespect	.717	-.072	.256	-.236
DealwithMistakes	-.242	.791	-.078	.052
MoralAndEthicalCons	.714	-.107	-.302	-.160
TrackMistakes	-.155	.753	-.079	-.028
PowerAndConfidence	.774	-.081	.195	-.158
VisionOfTheFuture	.795	-.190	.369	-.229
AttentionTowardFailure	.695	-.087	.137	-.160
AvoidDecision	-.338	.070	-.300	.699
DffrntNeeds	.709	-.244	.127	-.257
ProblemFrmDffrntAngle	.747	-.088	.284	-.090
DevelopStrength	.687	-.361	.334	-.208
NewWaysCompAss	.744	-.098	.279	-.064
DelayResponseToUrgent	-.246	.034	-.124	.815
CollectiveMission	.670	-.208	.183	-.094
SatisfactionWhenMeetExpect	-.093	.616	-.011	.115
ConfidenceAchieveGoals	.585	-.142	.431	-.241

Notes: Extraction method: principal component analysis; rotation method: varimax with Kaiser Normalization; a rotation converged in six iterations.

Table C: Total variance explained for the factors extracted under leadership

Component	Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	Percentage of variance	Cumulative percentage	Total	Percentage of variance	Cumulative percentage
1	17.442	48.5	48.451	11.94	33.167	33.167
2	3.914	10.9	59.324	4.95	13.75	46.917
3	1.928	5.36	64.679	4.555	12.653	59.57
4	1.406	3.9	68.584	3.245	9.014	68.584

Table D: Rotated component matrix: the Big Five traits statements and their loading on the five factors extracted

	Component				
	1	2	3	4	5
LifeOfTheParty	-.217	.836	.002	-.010	-.136
SympathizeOthers	.121	.029	.828	.036	.094
ChoresDone	-.057	-.139	.099	.028	.844
MoodSwings	.808	-.279	.017	-.156	-.093
VividImagination	-.140	.244	-.125	.588	.187
DontTalkAlot	-.173	.847	.007	.046	-.069
NotIntrstdInppleProb	-.029	.017	.892	-.016	-.025
ForgetToPutThingsBack	-.025	-.084	-.060	.055	.847
Relaxed	.849	-.184	-.057	-.102	-.032
NotIntrstInAbstractIdeas	-.184	-.032	.162	.856	-.135
TalkToPeople	-.270	.842	.052	.175	-.096
FeelOthers	-.055	.010	.833	.025	.158
LikeOrder	-.055	-.085	.132	-.020	.867
GetUpset	.820	-.281	-.074	-.101	-.033
DiffUnderstandAbstract	-.188	-.050	.172	.822	-.141
KeepInBackgroup	-.351	.817	-.008	.098	-.090
NotIntrstdInOthers	-.067	-.017	.911	.007	-.058
MakeMessOfThings	-.764	.202	-.040	.135	.030
SeldomFeelBlue	.627	-.082	.026	-.172	-.007
DoNotHaveImagination	-.131	.166	-.161	.716	.210

Notes: Extraction method: principal component analysis; rotation method: varimax with Kaiser Normalization; a rotation converged in six iterations.

Table E: Total variance explained for the factors extracted under the Big Five Trait

Component	Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	Percentage of variance	Cumulative percentage	Total	Percentage of variance	Cumulative percentage
1	5.461	27.303	27.303	3.431	17.157	17.157
2	3.226	16.13	43.433	3.158	15.788	32.945
3	2.591	12.954	56.388	3.148	15.74	48.685
4	1.925	9.623	66.011	2.408	12.038	60.722
5	1.331	6.654	72.665	2.389	11.943	72.665

Table F: Demographic variables analysis of variance

Performance by Demographic Variables			
Variables	N	Mean	Sig.
By gender			
Male	135	\$63,608.62	0.788
Female	55	\$60,845.87	
Total	190	\$62,808.88	
By age			
29 and less	33	\$53,538.45	0.035
30-39	61	\$61,250.34	
40-49	56	\$82,005.61	
50 and more	40	\$45,958.33	
Total	190	\$62,808.88	
By number of children			
0	84	\$54,700.56	0.162
1 Child	30	\$62,726.67	
2 Children	50	\$81,795.06	
3 Children	21	\$54,816.67	
4 Children and more	5	\$43,227.40	
Total	190	\$62,808.88	
By Degree			
Brevet	2	\$96,088.00	0.73
Technical	19	\$67,524.21	
BA	129	\$59,706.16	
MA	40	\$68,911.40	

Total	190	\$62,808.88	
By specialty			
0	21	\$70,244.57	0.667
Humanities	49	\$51,958.06	
Science	21	\$64,580.62	
Business	95	\$67,480.61	
Engineering	2	\$55,652.50	
Arts	2	\$17,225.00	
Total	190	\$62,808.88	
By years of experience			
Between 1 and 5	55	\$57,246.58	0.329
Between 6 and 10	28	\$62,785.57	
Between 11 and 15	27	\$77,109.30	
Between 16 and 20	39	\$74,209.08	
Above 20	41	\$50,024.98	
Total	190	\$62,808.88	
By previous experience			
None	123	\$55,145.42	0.003
Business	44	\$91,508.23	
Non Business	23	\$48,888.61	
Total	190	\$62,808.88	

Table G: Test of Homogeneity of Variances

Levene Statistic	Sig.
3.321	.021

Table H: Age group Hochberg Test

	(I) Age	(J) Age	Mean Difference (I-J)	Sig.
Hochberg	29 and less	30-39	(\$7,711.89)	0.994
		40-49	(\$28,467.15)	0.221
		50 and more	\$7,580.13	0.996
	30-39	29 and less	\$7,711.89	0.994
		40-49	(\$20,755.26)	0.379
		50 and more	\$15,292.02	0.797
	40-49	29 and less	\$28,467.15	0.221
		30-39	\$20,755.26	0.379
		50 and more	\$36,047.282*	0.037

Table I: Test of Homogeneity of Variances

Levene Statistic	Sig.
8.807	0.000

Table J: Previous Experience Hochberg Test

	(I) PREEXP	(J) PREEXP	Mean Difference (I-J)	Sig.
Hochberg	None	Business	-\$36,362.805*	0.003
		Non Business	\$6,256.81	0.96
	Business	None	\$36,362.805*	0.003
		Non Business	\$42,619.619*	0.026
	Non Business	None	(\$6,256.81)	0.96
		Business	-\$42,619.619*	0.026

APPENDIX C

Order Confirmation

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